

COMMONWEALTH BUREAU OF CENSUS AND STATISTICS,
MELBOURNE.

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SUPERANNUATION.

REPORT

BY

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COMMONWEALTH STATISTICIAN,

TO

THE HONORABLE KING O'MALLEY, M.P.
MINISTER OF STATE FOR HOME AFFAIRS.

OCTOBER, 1910.

By Authority.

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LETTER OF TRANSMITTAL.

Commonwealth Bureau of Census and Statistics,
Melbourne,

19th October, 1910.

SIR,

I have the honour to submit herewith for your acceptance the results of my investigations into the question of providing a scheme of superannuation for the Public Service, as well as for the Military and Naval Forces of the Commonwealth. In the course of these investigations I have carefully considered the various aspects of the question, and, after an exhaustive analysis of the constitution of the Public Service, and an examination, in the light of the results so obtained, of the scheme proposed by the Commonwealth (Central Staffs) Public Service Association, I have drafted a scheme, which is given in Appendix E hereto, and which will, I believe, adequately meet the requirements of the case while avoiding the disadvantages attaching to the Association scheme. As indicated in the body of the report, however, I am of opinion that the most advantageous results would be obtained if the right of pension were regarded as portion of the emoluments of the Service. Hence the proposal put forward in Appendix E is to be regarded merely as an alternative, in the event of a non-contributory scheme not being acceptable to the Government.

In this connexion, I may refer to my preliminary report on 26th January last, in section I. of which I made the following comments :—

“The fundamental idea of any reasonably organized superannuation scheme for a Public Service is that of maintaining for the officers a degree of comfort in their retirement commensurate with that enjoyed during the period of their public service.

“Pension may be paid out of the consolidated revenue without special contribution on the part of the officers ; as, for example, in the case of the Public Service of the United Kingdom. This is, of course, incomparably the best scheme ; and under it salaries are paid and appointments sought and made with the superannuation condition as one of the important terms of the contract, and the pension paid under the scheme is really of the nature of deferred payment.

“This system of payment from consolidated revenue avoids the expense of collection and management of the pension fund, and has no disadvantages.

“The notion that, in providing pensions, the public is necessarily paying without receiving an equivalent in service is an obvious illusion, since the pension payment, out of consolidated revenue, is as truly a reward for services as the amount received during an officer's working career, and, further, the emoluments of the Public Service in this case merely substitute partial payment with pension rights for complete payment with the responsibility for provision, complete or partial, thrown on the public servant.

“In a stably governed country with secure traditions, payment from consolidated revenue is in every way to be preferred, both from the point of view of an administrative Government, from that of economy, and from that of the Public Service ; and any departure from such a system is only a non-economical tribute to popular misunderstanding, or to uncertainty as to the stability of the tradition which recognises the pension right as an integral part of the emolument of the Public Service.

"It would, in my judgment, be very undesirable to weight superannuation with the administrative charges inherent in any contributory system. If it be objected that the general public illusion already referred to is at present inveterate, then a reasonable way out of the difficulty is to withhold (in a way which can be actuarially fairly well determined) the operation of the provision for increments, so as to defer, for the total period of subsequent service, the salary payment out of consolidated revenue, in this way balancing the new "pension" responsibility by the relief to the consolidated revenue afforded by withholding the increment.

"It is, of course, quite obvious that the withholding of increment applies to the whole career of the officer concerned, that is to say, it represents from the time it operates onwards, a reduction on the payment that year by year would otherwise have been made to the officer, out of consolidated revenue. Public service is distinguished in a certain way from almost any other, viz., in this respect, that a public officer's official experience and accumulated knowledge is not usually an asset of potential commercial value outside the Public Service, and, if it be so, he should be rigorously required never to utilize it as a source of private profit. Further, the highest positions in the Service are, at present, quite inadequately rewarded. Hence the conditions of Public Service should contain such features as ensure it being sought after by men of every grade of qualification, including the highest, and it should, moreover, present no perpetual inducement to public officers to sacrifice the interests of the Public Service for their own private ends. In other words, a Public Service can be reasonably healthy only if its conditions are such that each public servant can be properly asked to give his service zealously to the very best of his ability, and without fear as to consequences.

"In better established countries the Public Service is recognised as specially honorable, and its lower scale of emolument is balanced to some extent by status in respect to public honour, as well as by secure conditions.

"As the Commonwealth advances, these aspects must command an increasing amount of attention.

"For the reasons above indicated, I am strongly of opinion that pension payments should be made out of consolidated revenue, and that, to put the Service on the proper footing, the statutory increments should (if so desired)* be withheld to the extent indicated by actuarial investigation."

Finally, I may add that the investigation has been made exhaustive, since to ascertain authoritatively what is necessary by way of provision, the actuarial examination of the available data was the only method possible. It thus became necessary to systematically analyze the records of the Public Service in respect of several things, namely, for example, in reference to the scale of emoluments in the different sections thereof and for each sex, as well as in reference to the incidence of death and discontinuance of service by expulsion, by resignation, or by retirement on account of age or invalidity.

Since, following the line of the most advanced countries in respect of pension systems, it was contemplated that provision should be made for widows and children, it was equally necessary to obtain complete data in regard to the families of public servants. The acquirement of the necessary information occupied nearly one year owing to circumstances referred to hereinafter.

It has been thought desirable to place on record the whole scope of the investigation, not only to disclose its extent, but also to enable subsequent revisions of the scheme to be made in the light of past experience.

* The words in brackets were not in the original.

It may be added that, apart from its immediate purpose, the statistics obtained are of value sociologically. It appeared desirable, therefore, to give the whole a form suitable for future reference, from this point of view.

The task of preparing this report, with the extensive actuarial inquiry demanded, had perforce to be undertaken as the exigencies of pressing public duties would admit.

The conclusions at which I have arrived, after a careful consideration of the whole question, may be summarized as follows :—

1. The condition of the Public Service of the Commonwealth is very unsatisfactory in respect of superannuation, etc., when compared with the service in other countries, for example, the United Kingdom, India, and Germany.
2. The best and most economical system is a non-contributory one, under which the right to pension on retirement is regarded as an essential part of the emolument attaching to the position.
3. If desired, a non-contributory scheme can, in a general way, be actuarially equated to a contributory one by postponing increments of salary for a sufficient time.
4. In the event of a non-contributory scheme not meeting with the approval of the Government, the contributory scheme set forth in Appendix E hereto is submitted. The principal features of this scheme, which provides for pensions to officers and allowances to widows and orphans, are as follows :—

(a) *Male Members of Commonwealth Public Service.*

- (i.) Pension to be payable to all officers retired on account of age or invalidity.
- (ii.) No pension to be granted on account of age unless the officer concerned has reached the age of sixty years.
- (iii.) Pension to be based on final salaries taken in conjunction with length of service.
- (iv.) Allowances to widows and orphans to be based upon amount which deceased officer would have received as pension had he been pensioned at the date of his death ; widow to receive one-half of such amount, each orphan one-eighth.
- (v.) Contributions to be levied as a percentage on the salaries of all present or future officers at or above the age of twenty years.
- (vi.) Scale of contribution percentage to be graduated according to age at entry to fund (as per Appendix E), percentage to remain uniform throughout each officer's period of service.
- (vii.) Officers with existing pension or superannuation rights, or with life assurance policies effected under provisions of Commonwealth or State Acts to be allowed, where practicable, the option of surrendering such rights and policies for equivalent in paid-up contributions, the Government or other authority paying the actuarial equivalent to the fund.
- (viii.) Refund of contributions to be allowed in case of (a) retirement below age sixty for other cause than invalidity, (b) resignation below age sixty, or (c) expulsion below age sixty.
- (ix.) Pension to be payable in all cases of retirement, resignation, or expulsion above age sixty.
- (x.) Defalcations to be a charge on expelled officer's claim to pension or refund of contributions.

- (xi.) Government to supplement each officer's pension by an allowance of £30 per annum.
- (xii.) Each widow's allowance to be similarly supplemented by £15 per annum, and each orphan's allowance by £3 15s. per annum.

(b) *Female Members of Commonwealth Public Service.*

- (xiii.) Benefits to be the same as those for male officers, with the exception that, in the event of death while in the Service, the benefit payable shall be a refund of all contributions, without interest.
- (xiv.) Scale of contribution percentage to vary with age at entry, as shown in Section II. of Appendix E.

(c) *Officers of Military and Naval Forces.*

- (xv.) Benefits to be the same as in case of male members of Public Service, except that discontinuance at or above age 55 shall be treated as retirement on account of age.
- (xvi.) Scale of contribution percentage to vary with age at entry as shewn in Section III. of Appendix E.

(d) *Warrant, Non-commissioned, and Petty Officers and Men of Military and Naval Forces.*

- (xvii.) Contribution of 5 per cent. on salary to be paid into Superannuation Fund and refunded, with interest at $3\frac{1}{4}$ per cent. per annum on death or discontinuance of service.
- (xviii.) Such refund to be supplemented by a single payment by the Government of £5 for each year of service.

5. The proposals of the Commonwealth Public Service Association are actuarially unsound, the suggested contributions by members being quite insufficient to provide the benefits proposed even when supplemented by the suggested Government contribution of 3 per cent. on salaries.

I have the honour to be,

Sir,

Your obedient Servant,

G. H. KNIBBS.

The Hon. KING O'MALLEY, M.P.,
Minister of State for Home Affairs,
Melbourne.

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REPORT OF THE COMMONWEALTH STATISTICIAN

ON THE

PROPOSAL TO ESTABLISH A SUPERANNUATION SCHEME FOR THE COMMONWEALTH PUBLIC SERVICE.

1. REFERENCE.

On the 27th March, 1909, a deputation from the Council of the Commonwealth (Central Staffs) Public Service Association, accompanied by prominent members of the Commonwealth Public Service, waited upon the then Minister for Home Affairs (Hon. Hugh Mahon), to urge the desirability of establishing a superannuation scheme for members of the Commonwealth Public Service. The deputation submitted a draft scheme which had been drawn up by the Council, and approved at a general meeting of the Association. This scheme, given in Appendix D, hereto, was subsequently referred to me by the Minister for the actuarial investigation of the whole question, and for such suggestions in regard to the scheme as I considered necessary.

2. SCHEME OF REPORT.

In accordance with these instructions, I have collected such data as were available to assist me in examining the question, and have given careful consideration to all the aspects of the problems which it involves. In order that the present report may contain a fairly complete statement of the position, I propose to set out briefly the existing state of affairs and the general conclusions at which I have arrived, with the reasons therefor; to follow this by an account of the collection and compilation of the statistical data relative to the Commonwealth Public Service, and an examination of the results obtained; and, finally, to use these results as a basis for testing the scheme submitted and for estimating the cost of a proposal which I shall advance as an alternative thereto.

3. OBJECT OF SUPERANNUATION.

The principal object of any scheme for the superannuation of the members of a service, whether public or private, is that of making suitable provision for the maintenance of the officers after they have attained the age at which it is considered desirable that their retirement from active duties should take place. The idea involved in such a scheme may be said to differ fundamentally from that which underlies a general old-age pension scheme, since the former contemplates the maintenance of a degree of comfort commensurate with that enjoyed during the period of service, while the latter, in its present stage of development, aims merely at securing aged persons from absolute want. The superannuation scheme

consequently implies that the retiring allowance will be based upon the salary received during the later portion of the period of service, whilst the general old-age pension scheme implies a uniform provision for all. It will be found in actual practice that in almost all cases due effect has been given to these principles.

4. EXTENSION OF PROVISIONS.

Provision for old age is, however, only one of several provisions which require to be made, though perhaps one of the most important. Amongst others the chief are :—

- (a) Provision for sickness.
- (b) Provision for permanent invalidity.
- (c) Provision for widow and orphans in the event of the death of the breadwinner.
- (d) Provision for funeral expenses.

In the case of sickness the Commonwealth Public Service regulations make some provision by arranging that leave of absence, not exceeding in the aggregate three months in three years, may be granted by the Minister. If the officer's length of service under Commonwealth and State exceeds ten years such leave is granted on full pay, if between five and ten years, two months on full and one on half pay, and if less than five years, one month on full and two on half pay.

In exceptional cases the Minister may take special circumstances into consideration, and may vary the scale of payment. Where an officer who has received leave of absence for three months is not so far recovered as to be able to resume his duties, further extensions of leave may be granted on the approval of the Governor-General, the applicant being subjected to an examination by a medical officer approved by the Public Service Commissioner. Such extended leave is on reduced pay, and may amount to six months on half pay, three months on third pay, and six months without pay, in the case of officers having more than ten years' service in Commonwealth and State. Ample provision for sick pay is thus made for all ordinary cases of temporary incapacitation, though not for the expense incurred in connexion with medical attendance and medicine.

Permanent invalidity also is not provided for, and an officer so afflicted must depend upon his own resources or trust to the grant of a compassionate allowance. This is a risk for which it is perhaps even more necessary to make provision than for old age, owing to the greater liabilities in respect of dependents which attach to middle life.

Closely associated with this is the risk of death, with its possible accompaniment of privation on the part of widow and orphans and of expenses in connexion with funeral arrangements. To some extent the Public Service Act and regulations require new entrants to the Commonwealth Service to provide for these risks by compelling them to assure their lives, one of the conditions of permanent service for a new entrant being that of effecting an assurance on his life with an assurance company or society approved by the Governor-General. Provision is also made that in the event of an officer being unable to assure his life without a "rating up" of five years or more being made upon his age, and being unwilling to assure under such conditions, deductions, varying according to age, from £1 15s. to £5 per annum per £100 of salary shall be required, and that such sums shall be paid into a trust fund in the Commonwealth Treasury, to be invested and accumulated in the interest of the person from whose salary the amounts have been deducted, and shall be repaid with interest to the officer on his leaving the service or to his representative should he die in the service. In addition, every candidate for

appointment to the Professional or Clerical Division is required to furnish from a medical practitioner registered within the Commonwealth a certificate of sound bodily health and freedom from physical defects.

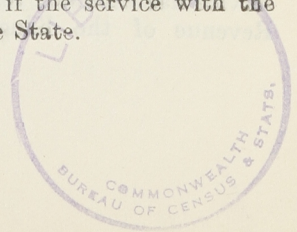
In order to secure the maintenance in full force of the policies referred to above, omission or neglect on the part of any officer to pay his premiums as they fall due is constituted a breach of the Public Service regulations, and the amount unpaid, together with any fines in respect thereof, is deductible from the salary, wages, or allowance due to him.

While the provision thus made is probably usually ample in the case of death to defray the expenses connected with the last illness and the death of the deceased, little will remain in many cases for his widow and orphans. Thus, in the case of an officer receiving between £150 and £200 per annum, the sum to be assured is £200, and assuming that expenses absorbed only £50 of this amount, the remaining £150 would purchase for the officer's widow, aged, say, forty, a life annuity of only £7 17s. 9d. Even if the widow were sixty years of age the annuity per annum which the £150 would purchase would be only £12 0s. 6d.

5. PRESENT SUPERANNUATION PROVISION.

Although the Public Service Act and regulations make no provision for superannuation as such, the compulsory assurance of new entrants, and the fact that the policies so taken out must be endowment assurances, maturing at age sixty, guarantee to each officer the possession of a small sum at the date of his retirement on account of age. The inadequacy of this sum to furnish a degree of comfort at all commensurate with that previously enjoyed by him, is, however, evident. Thus, an officer drawing at the date of retirement a salary between £300 and £400 will be compulsorily insured at age sixty for £400, for which he could obtain a life annuity of £35 11s., or about 10 per cent. of his salary at date of retirement. Even if the policy is one with profits, which is not compulsory, and the accrued bonuses amount to £200, the total annuity purchasable would be only £53 6s. 6d., or about 15½ per cent. of his salary at retirement. Further, this provision for compulsory assurance relates only to new entrants to the Commonwealth service, those entering the Commonwealth service by transfer from the service of a State are specially exempted, except in so far as they were already bound to assure under the law of the States from which they were transferred. (Section 58, Regulation 175.) In the case of certain of the States, officers whose services have been transferred to the Commonwealth have acquired pension rights which, under the terms of section 84 of the Commonwealth Constitution, are preserved to them, any such officer being "entitled to retire from office at the time, and on the pension or retiring allowance, which would be permitted by the law of the State, if his service with the Commonwealth were a continuation of his service with the State." It is further provided that "such pension or retiring allowance shall be paid to him by the Commonwealth, but the State shall pay to the Commonwealth a part thereof, to be calculated on the proportion which his term of service with the State bears to his whole term of service, and for the purpose of the calculation his salary shall be taken to be that paid to him by the State at the time of the transfer."

Other officers transferred from the State to the Commonwealth are associated with superannuation schemes to which they had been contributors during the period of their State service. Where such officers were contributors to such a fund under the law of a State at the establishment of the Commonwealth, or subsequently agreed in writing to become contributors to such a fund, provision is made that the proportion of salary specified by the State law shall, from time to time, be deducted from the salary paid by the Commonwealth as if the service with the Commonwealth were a continuation of the service with the State.



6. SUMMARY OF BENEFITS PROVIDED FOR.

It will thus be seen that, in a fragmentary and disjointed way, provision, in many cases quite inadequate, has been made for affording assistance to certain members of the Public Service, who, for various causes, are prevented from performing the duties of their offices. The following summary will enable a comprehensive view of such provisions to be readily obtained :—

(a) *Old Age.*

- (i.) New entrants are required to effect endowment assurance, payable at age sixty (under special circumstances at age sixty-five) or previous death.
- (ii.) Where rating-up for under average life amounts to five years or more deductions may be made from the officer's salary, accumulated in a special fund in the Treasury, and returned when the officer leaves the service by death or retirement.
- (iii.) Officers transferred from the service of any State are required to keep in force policies taken out under the provision of State Acts.
- (iv.) Officers transferred from the services of any State who were contributors to a superannuation account or provident fund under the State *régime* are subject to a deduction from salary of the contribution payable to such account or fund.
- (v.) Transferred officers who, under a State law existing at the establishment of the Commonwealth, would on leaving the State service have been entitled to any benefits, will, on leaving the Commonwealth service for any of the reasons specified in the State law, be entitled to such benefits as if his service in the Commonwealth were a continuation of his service in the State.

(b) *Sickness.*

- (i.) Sick leave not exceeding in the aggregate three months in three years may be granted by the Minister.
- (ii.) Rates of pay during such leave varies with the officer's length of service and the special circumstances of the case.
- (iii.) Further extended sick leave (beyond three months in three years) on reduced pay may be granted on the approval of the Governor-General.

(c) *Permanent Invalidity.*

No provision except in so far as State law or superannuation scheme may provide for transferred officers.

(d) *Widows and Orphans.*

No specific provision except in so far as State superannuation scheme may provide such for transferred officers.

Compulsory life policies where in force make some provision, as also do accumulated deductions of salary in lieu of assurance.

(e) *Funeral Expenses.*

Compulsory life policies where in force make the necessary provision.

7. NON-CONTRIBUTORY SUPERANNUATION.

In the Civil Service of the United Kingdom provision is made for the payment of pensions to all officers who have attained the retiring age, and whose length of service has exceeded ten years. These payments are made from the Consolidated Revenue of the Kingdom, and are *not* supplemented by contributions from

the officers. A direct consequence of this provision is that the prospect of a pension is constituted one of the inducements to enter the service, and is probably one of the reasons why that service has been enabled to retain the services of a considerable number of men of high attainments. The notion that in providing pensions the public is necessarily paying without receiving an equivalent in service is thus seen to be illusive, since, apart from the evident advantage which the State derives from being able to secure and retain the services of men of marked ability, the pension payment under such a scheme is as truly a reward for services rendered as is the amount received during the officer's working career. In this case the emoluments of the Public Service consist of two elements, viz. (i.) partial payment, and (ii.) pension rights, and the payment is complete only when the supplementary pension rights are taken into account. This method is in lieu of complete payment with a responsibility for old-age provision thrown on the public servant himself. To put it in another way, the pension is in reality a deferred payment contingent on permanency of service. There can be little doubt that, from many points of view, the most desirable form of pension, in so far as the benefit in respect of old age is concerned, is that under which the right to a pension is thus made one of the conditions of the officer's contract of service. If such a pension were provided, a small provision for widow and orphans as well as for funeral expenses could be made by means of a limited premium whole-life policy on the officer's life, the premium for which would be sensibly lower than that required for an endowment policy of similar amount payable at sixty or previous death, and would thus enable a larger provision to be made for the same outlay by way of premium.

8. GOVERNMENT-AIDED CONTRIBUTORY SUPERANNUATION.

Failing a scheme under which the State provides the whole of the pension payable in respect of old age or incapacitation, various methods may be devised by means of which the State will assist in making such provision. Amongst the methods which have been suggested with this object in view, the following are perhaps the most important :—

- (i.) Officers to contribute to a fund a definite percentage on their salaries, the State to undertake to make good any deficiency which may arise from time to time in the annual payments.

Such a scheme is, of course, quite sound whatever the contribution percentage may be, but its soundness depends *not on the actuarial equivalence of contributions and benefits, but on the fact that the due payment of pensions is guaranteed by the State, irrespective of the sufficiency of the contributions.* The scheme, in fact, may be regarded as similar to that outlined in the section 7 above, modified by the provision that the State shall receive a reimbursement-in-aid, based on the salaries of the several officers in its employ.

- (ii.) Officers to contribute to a fund a percentage on their salaries, to be supplemented by a further percental contribution from the State. Where this proposal has been put forward it has usually been understood that the fund so created should be self supporting, and should *not* depend for its validity on any form of State guarantee. To ensure this, it is necessary that at its initiation *the capitalized value of the benefits to be paid by the fund should be equal to the capitalized value of the contributions to be received*, and that at any future date the capitalized value as at that date of the benefits should not exceed the capitalized value of the future contributions plus the accumulated funds in hand.

(iii.) Officers to contribute to a fund a percentage on their salaries, the State to guarantee a certain rate of interest on the fund. One of the difficulties connected with the successful management of any fund similar to that involved in a contributory superannuation scheme is that of securing prompt and remunerative investment for the moneys which are continuously coming in. Every delay in effecting an investment evidently tends to reduce the effective rate of interest earned on the fund, as does also every expense which the investment involves. To overcome these difficulties, it has at times been proposed that the Government should guarantee the investment of the funds at a specified rate of interest, say, for example, 4 per cent., thereby relieving the trustees from any anxiety as regards the remunerative character of investments, and enabling the valuations of the fund to be made with safety on a fairly liberal basis. This method of Government assistance is open to possible objections from various points of view. If the undertaking on the part of the Government is merely that of making good to the fund the amount by which its interest earnings fall short of what would have been earned at the guaranteed rate, and if the guaranteed rate is approximately the maximum that the trustees could have earned by careful investment in judiciously selected securities, there would evidently be little incentive to the trustees to undertake the labour, worry, and risk involved in such judicious selection, and the course adopted would probably be that of investing the funds in "gilt-edged" securities, possessing a maximum of safety but yielding a low rate of interest, and of collecting from the Government the amount by which the interest earned falls short of that guaranteed. On the other hand, if the rate of interest guaranteed were approximately that which may be earned on "gilt-edged" securities, the guarantee would be nominal only, and might without any disadvantage be dispensed with. The guarantee on the part of the Government might, however, take the form of requiring the funds to be invested in some security issued by it. In this case again, if the guaranteed rate is higher than that at which the Government could borrow in the open market, the Government contribution when the fund has assumed normal proportions will represent a considerable sum. For example, if the Government guaranteed 4 per cent. on the fund, and could borrow otherwise at 3 per cent. effective, an accumulated fund of £4,000,000 would represent an annual Government contribution of £40,000. On the other hand, if in this case the guaranteed rate were only that at which the Government could borrow in the open market, the provision of a guarantee would be not only illusive, but even detrimental, since it would restrict the funds to a rate of interest considerably below that at which they might be safely invested.

9. CONTRIBUTORY SUPERANNUATION WITHOUT GOVERNMENT AID.

Where the scheme of superannuation is one which is unassisted by the Government, it is usually considered essential that the basis should be actuarially sound; that is—

- (i.) that at any stage of its operations the capitalized value of the benefits payable should never exceed the capitalized value of the contributions receivable, plus accumulated funds;

- (ii.) that in the calculations involved in computing these capitalizations the rate of interest employed should not exceed that actually earned ; and
- (iii.) that due allowance should be made for expenses of management, and for possible variations in the rates of interest, mortality, retirement, and secession.

These requirements also apply to method (ii.) of section 8 (above), and, in a modified sense, to method (iii.) of that section. In contradistinction to these requirements, proposals have at times been advanced which are based on the principle of collecting each year from the members on the active list the sum requisite to defray the pensions of those who have been retired. This is in reality an application of the principle of assessmentism, which in the life-assurance field has usually proved unsatisfactory. In the case under review, viz., that of a Government service, the objection to assessmentism is not equally strong, provided that contribution is compulsory on all members of the service ; in fact, in such a case the principle involved is identical with that under which the Government levies on the taxable portion of the community to defray the expenses which are incurred in behalf of the community as a whole. A great objection to such a scheme lies in the fact that for some years after its initiation the rates of contribution would be very light, since the number of pensioners would be small, but that these rates would continuously increase, and would eventually become very heavy—so heavy, in fact, as perhaps to lead to the eventual abandonment of the scheme, and to the infliction of a serious injustice on those who had been compelled to contribute throughout their period of service, and who, on reaching pension age, were deprived of pension rights. The possibility of such an abandonment would be a real danger where absolute continuity of policy has no secure basis.

In this connexion it is of interest to consider the ratio which the number of persons on the pension list would bear to the number on the active list when the pension scheme had been sufficiently long in force to furnish what may be considered a normal distribution according to age. If, for example, the staff had attained a stationary position as regards numbers, and were subject to decrement only by death or by retirement at age sixty, the annual waste being made good by an equivalent number of entrants each year at age twenty, the ratio of the number on the pension list to the number on the active list would, according to the Institute of Actuaries H^M mortality, be $\cdot 2514$, or $25\cdot 14$ per cent. A similar calculation based on the British Offices O^M experience gives $26\cdot 32$ per cent., while one based on the male mortality of New South Wales and Victoria, as compiled by Messrs. Moors and Day, gives $24\cdot 05$ per cent.

It is clear from these figures that, in the absence of relief to the pension list in the shape of withdrawals from the service prior to the attainment of the retiring age, the cost of providing each pensioner with a pension equal on the average to two-thirds of the average salary being received by the whole service, would involve a contribution on the salaries of those on the active list of probably not less than 16 per cent. On the basis of the investigations made by this Bureau, it appears that, with the rates of mortality, retirement, and secession experienced in the Administrative, Professional, and Clerical Divisions of the Commonwealth service, and on the assumption that all officers were pensioned at age sixty, but that no pensions were available on retirement at an earlier age, the ratio of the number of pensioners age sixty and upwards to the number on the active list between the ages twenty and sixty would, when a stationary condition had been attained, be $\cdot 2117$, or $21\cdot 17$ per cent., while in the General Division the corresponding percentage would be $21\cdot 48$. Here it must be noted, however, that the existence of pension rights would itself have a marked tendency to reduce the proportion of secessions, and, consequently, to increase the proportion of pensioners.

10. INVESTIGATION OF EXPERIENCE OF COMMONWEALTH SERVICE.

In connexion with the investigation of any superannuation fund, it is very generally recognised that the most reliable basis to adopt is the experience of the fund itself. Where the matter under consideration is the initiation of such a fund, there is of course no such experience in existence, the data most nearly corresponding thereto being the experience of the staff or service in connexion with which the establishment of the fund is proposed. Such experience requires, however, to be used with more than ordinary care, since an immediate possible result of the initiation of a superannuation fund may be, as already pointed out, a reduction in the number of secessions, and a consequent increase in the number of pensioners.

As the result of inquiries from the Public Service Commissioner, I learned that the earliest date from which complete particulars concerning deaths, retirements, resignations, and expulsions in connexion with the Commonwealth Public Service could be obtained was the 1st January, 1903. For the collection of the requisite data for this period, I prepared cards which, after being submitted to the Public Service Commissioner for comment, were printed. These cards were as follows :—

- A. Card to be filled in by each officer who was in the Commonwealth Public Service on 31st December, 1908.
- B. Card to be used in respect of each officer who died in the Commonwealth Public Service between 1st January, 1903, and 30th June, 1909.
- C. Card to be used in respect of each officer who was retired or expelled, or who resigned between 1st January, 1903, and 30th June, 1909.

Copies of these cards are given in Appendix A hereto. The collection of data concerning deaths, retirements, resignations, and expulsions to 30th June, 1909, was made with the object of obtaining as full information as possible concerning those officers who, although in the service on 31st December, 1908, were no longer there at the date of collection. In the subsequent tabulation, however, all deaths, retirements, resignations, and expulsions between 1st January, 1909, and 30th June, 1909, were left out of account, so that the experience represents that of the Commonwealth Public Service for the six years ended 31st December, 1908.

11. COLLECTION OF DATA.

By the authority of the Minister of Home Affairs, a supply of Card A was despatched to the Secretaries of the several Commonwealth Ministerial Departments on the 16th September, 1909, with a request, on the authority of the Minister, that they would cause the cards to be filled in by the officers of their respective Departments, and return them to me as early as possible. The number of cards so distributed, with due allowance for lost or damaged cards, was 17,155. In many cases the response to the above request was fairly prompt and complete, but in some instances great and regrettable delay occurred, and incomplete returns were received. The last parcel of cards did not reach this Bureau till 25th August of this year, viz., eleven months after the request was preferred. In addition to this extraordinary delay, some of the officers took exception to certain of the questions asked on Card A. This was more particularly the case in connexion with the inquiries concerning the ages of wives and the numbers of children, inquiries which had been made in order to enable me to prepare an estimate of the value of benefits to the widows and orphans of deceased officers. In several cases of married officers, these items were left blank, in others a note was inserted to the effect that the age of the wife was not known, that the inquiries were irrelevant, or that the officer declined to give the information. It is to be regretted that this view should have

been taken, as it tended to diminish the value of the investigation by reducing the data available on which to base an estimate. Fortunately, the number of defective returns was not so numerous as to invalidate the inquiry concerning provisions for widows and orphans.

Cards B and C were filled in by the Public Service Commissioner's Office, and were promptly returned to this Bureau, the former on the 27th October, 1909, the latter on the 6th November, 1909.

On receipt of Card A from the various Departments and sub-Departments, the particulars were compared in so far as comparison was possible with the "List of Permanent Officers of the Commonwealth Public Service," issued by the Public Service Commissioner, discrepancies were queried and missing cards were written in so far as the information in the list would permit. The number of cards thus written for the male portion of the service was 1,283, or about 10½ per cent. of the total number of cards for that portion. This accounts, to a large extent, for the heavy unspecified items in certain of the tables.

12. TABULATION.

The cards when checked and completed as far as possible were sorted according to sex, and each sex group was sorted into two main sections, one comprising the Administrative, Professional, and Clerical Divisions of the service and the other the General Division. The object of these sortings was that of securing as great a degree of homogeneity as practicable in the groups investigated, a marked difference existing between the male and female members of the service in regard to rates of pay and conditions of employment, and a less prominent, though still considerable, difference between the Clerical and General Divisions.

Owing to the smallness of their numbers, it was considered inadvisable to deal separately with the Administrative and Professional Divisions, and, as their general conditions approximate to those of the Clerical Division, the data relative to them were combined with those for that Division.

The number of Card A so dealt with for officers in the Commonwealth service on the 31st December, 1908, was as follows :—

COMMONWEALTH PUBLIC SERVICE.—NUMBER OF PERMANENT OFFICERS AS AT 31ST DECEMBER, 190

Sections.	Males.	Females.	Total.
Administrative, Professional, and Clerical Divisions ..	4,546	330	4,876
General Division	7,707	945	8,652
Total	12,253	1,275	13,528

In the case of Card C (Discontinuances), a further division into the three groups of—

- (i.) Expulsions ;
- (ii.) Retirements ; and
- (iii.) Resignations

was effected.

The total number of deaths and discontinuances of male officers for the six years under review was ascertained to be as follows :—

COMMONWEALTH PUBLIC SERVICE.—DEATHS AND DISCONTINUANCES OF MALE OFFICERS ON PERMANENT LIST, 1ST JANUARY, 1903, TO 31ST DECEMBER, 1908.

Particulars.	Administrative, Professional, and Clerical Divisions.	General Division.	Total.
Deaths	142	164	306
Expulsions	103	311	414
Retirements	241	639	880
Resignations	148	894	1,042
Total Deaths and Discontinuances	634	2,008	2,642

The number of female deaths in the service during the six years totalled twelve only, and the number of discontinuances from all causes 278. Owing to the smallness of these figures it was considered inadvisable to attempt the computation of special rates of death and discontinuance for females. In the succeeding sections, therefore, unless specially noted as being otherwise, the references to the experience of the service are to that of the male portion.

13. BASIS FOR COMPUTATION OF RATES.

In order to enable the computation of the various rates of death and discontinuance to be effected, it is necessary to ascertain the number of persons at each age who were subject to the risk of death or discontinuance during the period under review, as well as the number of deaths and discontinuances at each age. The division of the latter by the former gives the unadjusted rates of death and discontinuance.

As a preliminary to the computation of the number exposed to risk, it is necessary to ascertain the number of persons who initially came under observation at each age. These may conveniently be divided into "Survivors," persons who entered the service prior to the period of observation (1st January, 1903, to 31st December, 1908) and were still in it at the commencement of that period, and "Entrants," persons who entered the service during the period of observation. From the particulars contained in Cards A, B, and C, the necessary particulars concerning survivors and entrants were obtained, the totals for the period being as follows :—

COMMONWEALTH PUBLIC SERVICE.—VARIATIONS IN NUMBER OF MALE OFFICERS, 1ST JANUARY, 1903, TO 31ST DECEMBER, 1908.

Particulars.	Administrative, Professional, and Clerical Divisions.	General Division.	Total.
Survivors on 1st January, 1903	4,605	5,546	10,151
Entrants between 1st January, 1903, and 31st December, 1908	575	4,169	4,744
Total under observation	5,180	9,715	14,895
Deduct Deaths and Discontinuances between 1st January, 1903, and 31st December, 1908	634	2,008	2,642
Total existing in service at 31st December, 1908	4,546	7,707	12,253

14. CLASSIFICATION ACCORDING TO AGE.

In classifying the “survivors” and the “entrants” according to age at entry to observation, the age taken in each case was the age at nearest birthday to date of entry—that is, the age at the nearest birthday to 1st January, 1903, in the case of “survivors,” and at nearest birthday to date of entering the service in the case of “entrants.” Similarly, in classifying those “existing” in the service at 31st December, 1908, the age taken in each case was that at the nearest birthday to 31st December, 1908. In the case of exit by death or discontinuance, in order to facilitate the computation of the values of benefits in respect of death or discontinuance from the active list, it is necessary to ascertain the ratio of the number dying or discontinuing in any given year of life to the number entering on that year. The age at death or discontinuance was consequently determined by adding to the age at entry to observation the subsequent “curtate” duration—that is, the whole number of years (fractions of a year being excluded) which elapsed between the date of entry and the date of exit.

The tabulated results of these classifications are shown in Tables Nos. 1 and 2 of Appendix B hereto. It is clear from the method of classification here indicated, that for purposes of calculation the numbers shown in this table against any age x may, in the case of the “survivors” column, be regarded as being of the exact age x at 1st January, 1903, those in the “entrants” column as being of exact age x at date of entering the service, and those in the “existing” column as being of the exact age x at 31st December, 1908. In reality, the numbers shown were between the ages $x - \frac{1}{2}$ and $x + \frac{1}{2}$ at the several dates specified. As regards deaths and discontinuances the number shown in the table against any age x represents the number dying or discontinuing between ages x and $x + 1$ on the assumption that nearest age at entry to observation may be taken as exact age. A summary of the numbers in each case of these classes for quinquennial groups of ages is as follows :—

COMMONWEALTH PUBLIC SERVICE.—VARIATIONS IN NUMBER OF MALE OFFICERS
IN QUINQUENNIAL GROUPED AGES, 1ST JANUARY, 1903, TO 31ST
DECEMBER, 1908.

Administrative, Professional, and Clerical Divisions.

Ages.	Survivors.	Entrants.	Deaths.	Expulsions.	Retirements.	Resignations.	Existing.
Under 15 ..	7	23	..	..	..	..	..
15-19 ..	208	201	1	..	..	8	110
20-24 ..	421	102	3	9	1	27	269
25-29 ..	785	52	10	17	2	24	439
30-34 ..	931	50	19	30	6	25	681
35-39 ..	787	45	17	19	6	17	915
40-44 ..	576	34	13	11	7	8	808
45-49 ..	351	32	22	6	18	16	592
50-54 ..	224	21	17	5	9	10	398
55-59 ..	169	15	21	4	18	9	200
60-64 ..	94	..	18	2	78	4	117
65-69 ..	35	..	1	..	73	..	17
70-74 ..	16	..	..	..	20	..	..
75-79 ..	1	..	..	..	2	..	..
80-84 ..	..	..	..	..	1	..	..
Total ..	4,605	575	142	103	241	148	4,546

VARIATIONS IN NUMBER OF MALE OFFICERS IN QUINQUENNIALY GROUPED AGES—*continued.*

General Division.

Ages.	Survivors.	Entrants.	Deaths.	Expulsions.	Retirements.	Resignations.	Existing.
Under 15 ..	65	1,503	1	42	..	109	154
15-19 ..	1,656	1,890	15	121	420	530	2,387
20-24 ..	669	310	17	48	98	110	1,161
25-29 ..	853	149	20	28	8	57	835
30-34 ..	749	122	23	34	3	28	836
35-39 ..	577	88	16	16	3	18	774
40-44 ..	402	56	19	11	7	16	619
45-49 ..	271	23	8	6	8	13	451
50-54 ..	140	17	14	2	5	7	268
55-59 ..	96	10	19	3	6	3	141
60-64 ..	47	1	10	..	34	2	77
65-69 ..	15	..	1	..	40	1	4
70-74 ..	6	..	1	..	6	..	..
75-79 ..	..	..	..	..	1	..	..
Total ..	5,546	4,169	164	311	639	894	7,707

The average ages of the officers in each of the sections of the foregoing table are as follows :—

AVERAGE AGES OF MALE OFFICERS OF PUBLIC SERVICE.

Particulars.	Administrative, Professional, and Clerical Divisions.	General Division.
	Years.	Years.
Officers in service at 1st January, 1903 ..	35·70	28·56
Entrants to service, 1903-8 ..	27·01	17·46
Officers who died in service, 1903-8 ..	45·85	38·54
Officers who were expelled, 1903-8 ..	36·12	23·14
Officers who were retired, 1903-8 ..	60·42	26·04
Officers who resigned, 1903-8 ..	35·34	20·40
Officers in service at 31st December, 1908 ..	39·08	28·37

During the six years under review the average age of male officers in the Administrative, Professional, and Clerical Divisions increased by 3·38 years, while the corresponding average for the General Division decreased by 0·19 years. The low average age of retirement and resignation in the General Division is due, in large measure, to the heavy withdrawals of telegraph and other junior messengers.

The figures given in Appendix B, Tables Nos. 1 and 2, furnish the basis on which the number at each age "exposed to risk" of death or discontinuance was based. The formula used for computing the number "exposed to risk" was as follows:—

$$E_{x+1} = E_x + (b_{x+1} + n_{x+1}) - (d_x + c_x + r_x + w_x + e_{x+1})$$

where E_x = number exposed to risk at age x .

b_x = number of "survivors" at age x .

n_x = number of "entrants" at age x .

d_x = number of deaths at age x .

c_x = number of expulsions at age x .

r_x = number of retirements at age x .

w_x = number of resignations at age x .

e_x = number "existing" at age x .

The numerical values of E_x for each value of x are shewn in the columns headed "Exposed to risk" in Tables Nos. 1 and 2.

15. COMPUTATION AND GRADUATION OF RATES OF MORTALITY AND DISCONTINUANCE.

Owing to the method adopted in tabulating the data according to age, the various rates of mortality and discontinuance can be readily computed by dividing the numbers at each age in the columns for deaths and discontinuances by the corresponding number in the column for "exposed to risk." The fact that a common divisor is applicable to all the rates considerably lightens the arithmetical work. On taking out these rates it was found that, owing to the comparative paucity of the data, there was a very considerable degree of irregularity in the rates deduced for successive ages—so marked in fact that it was considered advisable to group the data, and calculate the rates for these groups before attempting to graduate the results. For this purpose the rates of mortality and discontinuance were computed for each possible group of five successive ages, the rate being set against the central age of the group. The results were much more uniform than those obtained by using the data for single ages, but were still too irregular to be made the basis of financial estimates of benefits or contributions for successive ages. They were accordingly plotted to scale, the upper portions of the plottings were joined by straight lines, and a smooth freehand curve was drawn amongst them in such a way as to maintain the characteristics and trend of the original figure, while removing its irregularities. The ordinates of the freehand curve were then read off, and after a slight further adjustment to make the total "expected" deaths and discontinuances for the required range agree with that actually experienced, their numerical values were used for the construction of the requisite Service Tables. These adjusted rates and the resulting service tables are given in Tables 3, 4, and 5 of Appendix B hereto. The effect of the graphical graduation of the several rates will be seen on reference to Appendix C hereto, Graphs Nos. 7 to 10.

16. SERVICE TABLES.

The Service Tables Nos. 3, 4, and 5 of Appendix B furnish the scales by means of which may be measured the effect of various proposals relative to rates of contribution and benefit. Table No. 3 is based upon the experience of the Administrative, Professional, and Clerical Divisions, from age seventeen to age sixty-five, No. 4 upon that of the General Division, from age fourteen to age sixty-five, while

No. 5 relates to the combined experience of the four divisions of the Public Service from age fourteen to age sixty-five. The object of the service table is that of showing how many on the average out of a given number on the active list at a specified age will remain on the list at successive ages thereafter, and how many on the average will pass from the list at each age by death or discontinuance. For example, from Table No. 3 it appears that on the basis of the experience of the Administrative, Professional, and Clerical Divisions of the Commonwealth Public Service for the six years 1903 to 1908, if at age twenty there were 96,304 on the active list, the number still on the list at age sixty would be 40,111. Of the 56,193 who have passed from observation 15,374 would have died, 17,823 would have resigned, 10,641 would have been expelled, and 12,355 would have been retired. The numbers at successive ages who would have thus passed from the active list are shown in detail in Table No. 3. It may be noted that for the purposes of calculation the actual numbers on the active list at each age are of little importance—what is of importance is the relative number. For example, in Table No. 3 the number at age seventeen, the earliest age in the table, has been arbitrarily taken as 100,000 (called the “radix” of the table). Had this radix been taken at 10,000 or at 1,000,000, or in fact at any number whatever, it would have been possible to maintain precisely the same proportion between the numbers on the active list and the numbers dying and discontinuing, as is shewn in Table No. 3. The table is, in fact, designed to facilitate the calculation of the proportionate numbers who survive, die, or discontinue at any age, not to represent actual numbers. In the case mentioned above if 100 came under observation on the active list, at age twenty the number of these still on the active list at age sixty would, according to the experience quoted, be $100 \times \frac{40,111}{96,304} = 42$.

The heavy rates of discontinuance shown in the early ages in Table No. 4 are largely due to the passing from the service of telegraph and other messengers. The service tables here dealt with are what are known as “aggregate” tables—that is, they treat the rates of death and discontinuance as being functions of age only. Strictly speaking, such rates are functions of two variables, viz., age and duration of service, and for certain purposes in connexion with pension valuations “select” tables, taking account of both age and duration of service, should be prepared. In the present case it was considered inadvisable to attempt the compilation of “select” tables, as it was felt that the effect of duration on rates in a service without pension provision would probably differ characteristically from that which would be found to apply in the operations of a superannuation scheme. It was accordingly decided that in all cases the rates deduced should be regarded as related to (*i.e.*, as functions of) age only. It may further be mentioned that, although “select” tables are theoretically more accurate than “aggregate” tables, the labour that would be involved in using “select” tables for general valuation purposes is so great as to be practically prohibitive, particularly in view of the close approximations which can be obtained with much less labour by the use of “aggregate” tables.

17. SALARY SCALE.

For the purpose of computing the value of the prospective contribution by an officer of any given age of a specified percentage of his future salary payments, it is necessary to prepare a salary scale, that is, a statement showing the amount of salary which, on the average, the officer may be considered as receiving at each of the ages successively attained. The determination of a suitable scale is not free

from difficulty, particularly where the staff or service under consideration is heterogeneous in its composition—that is to say, comprises grades which are subject to characteristically different rates of salary progression. Various methods have been adopted by different actuaries in connexion with investigations which they have had in hand. In the present case, it was considered that suitable results for the purpose in view would be obtained by dividing the service into approximately homogeneous groups, and by computing for each group the average salary being received at each age at the close of the observations. For this purpose it was considered that the division of the male portion of the Public Service into the two groups already referred to, the one comprising the Administrative, Professional, and Clerical Divisions, and the other the General Division, would suffice. Similarly, the female portion was divided into Clerical and General, and the Military and Naval Forces into officers and other ranks, military being distinguished from naval.

In Tables Nos. 6 to 9 of Appendix B the officers of the Public Service have been tabulated according to salary and age, details being given for individual salaries and individual ages. The corresponding particulars for the Military and Naval Forces are contained in Tables Nos. 31 to 34. From these details the average rates of salary per annum for each age have been computed, and appear in the last column of each of the tables mentioned. The average rates so obtained were in each case plotted to scale, and were graphically graduated by means of a freehand curve drawn amongst the points in the manner described in section 15 above. The results of these graduations are indicated in Graphs Nos. 1, 2, and 11 of Appendix C, and the values of the ordinates corresponding to successive integral ages are given in Table No. 10 of Appendix B in so far as the Public Service is concerned, and in Table No. 35 for the Military and Naval Forces. These values constitute the respective salary scales. In all cases, in tabulating salaries according to age, the age at nearest birthday was taken, and the salary tabulated was the rate of salary per annum which the officer was then receiving. In consequence of this, the average salary given in the salary scale against age x , represents the average salary of persons between the ages of $x - \frac{1}{2}$ and $x + \frac{1}{2}$, and, therefore, may be taken as representing the rate of salary per annum which, on the average, was being received at the exact age x . This has been denoted by s_x in Table No. 10. For some purposes it is necessary to take into account the average annual rate of salary being received between ages x and $x + 1$. This is approximately equal to $\frac{1}{2}(s_x + s_{x+1})$, or to the rate of salary being received at age $x + \frac{1}{2}$, and may be conveniently denoted by $\bar{s}_x$. In Table No. 10 columns have been included showing the values of $\bar{s}_x$ for the male portion of the Public Service. These have been obtained by reading off from the appropriate graphs the ordinates corresponding to the successive values of $x + \frac{1}{2}$ for integral values of x . In some of the calculations of the value of proposed benefits it is necessary to ascertain the average rate of salary for the last three years of service. This, in the present investigation, has been denoted by z_x , and a column showing its value in the case of male public servants for each year of age is given in Table No. 10. In the superannuation scheme put forward by the Commonwealth (Central Staffs) Public Service Association, it is proposed in the determination of rates of contribution to divide the Public Service into four groups on the basis of salary, the groupings being :—

- (i.) Up to and including £110.
- (ii.) Exceeding £110 and not exceeding £300.
- (iii.) Exceeding £300 and not exceeding £600.
- (iv.) Exceeding £600.

The number of male officers in the Administrative, Professional, and Clerical Divisions at each age in each of these groups at 31st December, 1908, was as follows :—

ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS, 31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st December, 1908.	Number of Male Officers Receiving Salaries—				Total Number of Officers.
	Up to and including £110.	Exceeding £110 and not exceeding £300.	Exceeding £300 and not exceeding £600.	Exceeding £600.	
16	3	..	..	..	3
17	21	..	..	..	21
18	44	..	..	..	44
19	41	1	..	..	42
20	51	3	..	..	54
21	45	3	..	..	48
22	11	35	..	..	46
23	3	61	..	..	64
24	12	45	..	..	57
25	16	83	..	..	99
26	2	89	..	..	91
27	1	87	..	..	88
28	..	75	..	..	75
29	..	86	..	..	86
30	..	92	2	..	94
31	..	115	..	..	115
32	..	121	..	..	121
33	..	151	4	..	155
34	1	193	2	..	196
35	..	169	6	..	175
36	..	178	7	..	185
37	..	170	13	..	183
38	..	187	12	..	199
39	1	165	7	..	173
40	..	157	12	..	169
41	..	157	14	2	173
42	..	133	9	2	144
43	..	143	7	..	150
44	..	146	24	2	172
45	..	121	14	..	135
46	..	109	14	..	123
47	..	103	20	..	123
48	..	90	25	1	116
49	..	75	19	1	95
50	..	64	31	3	98
51	..	50	29	1	80
52	..	44	33	1	78
53	..	42	32	1	75
54	..	42	25	..	67
55	..	21	16	..	37
56	..	26	12	3	41
57	..	25	21	1	47
58	..	21	17	1	39
59	1	23	12	..	36
60	..	11	19	3	33
61	1	10	17	1	29
62	..	7	9	1	17
63	..	10	5	2	17
64	..	13	7	1	21
65	..	9	6	..	15
66	..	..	1	..	1
67	..	..	..	1	1
Total ..	254	3,761	503	28	4,546

The corresponding number for the General Division was as follows :—

GENERAL DIVISION, 31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st December, 1908.			Number of Male Officers Receiving Salaries—				Total Number of Officers.
			Up to and including £110.	Exceeding £110 and not exceeding £300.	Exceeding £300 and not exceeding £600.	Exceeding £600.	
13	..	..	10	..	..	..	10
14	..	..	144	..	..	..	144
15	..	..	537	..	..	..	537
16	..	..	629	..	..	..	629
17	..	..	527	..	..	..	527
18	..	..	398	..	..	..	398
19	..	..	294	2	..	..	296
20	..	..	188	2	..	..	190
21	..	..	121	13	..	..	134
22	..	..	202	27	..	..	229
23	..	..	254	51	..	..	305
24	..	..	255	48	..	..	303
25	..	..	199	74	..	..	273
26	..	..	108	81	..	..	189
27	..	..	59	76	..	..	135
28	..	..	39	83	..	..	122
29	..	..	21	95	..	..	116
30	..	..	9	102	..	..	111
31	..	..	14	125	..	..	139
32	..	..	9	171	..	..	180
33	..	..	9	192	..	..	201
34	..	..	8	197	..	..	205
35	..	..	1	152	..	..	153
36	..	..	..	172	..	..	172
37	..	..	6	146	..	..	152
38	..	..	1	150	..	..	151
39	..	..	2	144	..	..	146
40	..	..	1	139	..	..	140
41	..	..	2	133	..	..	135
42	..	..	..	124	..	..	124
43	..	..	..	113	..	..	113
44	..	..	1	106	..	..	107
45	..	..	..	106	..	..	106
46	..	..	1	93	..	..	94
47	..	..	1	83	..	..	84
48	..	..	2	97	..	..	99
49	..	..	..	68	..	..	68
50	..	..	..	56	1	..	57
51	..	..	..	57	1	..	58
52	..	..	..	61	..	..	61
53	..	..	..	45	..	..	45
54	..	..	..	47	..	..	47
55	..	..	..	38	..	..	38
56	..	..	..	31	..	..	31
57	..	..	..	31	..	..	31
58	..	..	..	19	..	..	19
59	..	..	..	22	..	..	22
60	..	..	1	15	..	..	16
61	..	..	..	20	..	..	20
62	..	..	..	13	..	..	13
63	..	..	..	15	..	..	15
64	..	..	..	13	..	..	13
65	..	..	..	4	..	..	4
Total	..	..	4,053	3,652	2	..	7,707

The average salary in each of the classes specified in the two preceding tables was as follows:—

AVERAGE SALARIES, 31ST DECEMBER, 1908.

Divisions.	Average Salaries of Male Officers receiving Salaries—				Average for all Classes.
	Up to and including £110.	Exceeding £110 and not Exceeding £300.	Exceeding £300 and not Exceeding £600.	Exceeding £600.	
	£	£	£	£	£
A. P. and C. ..	70·79	190·96	382·50	824·11	209·34
General ..	63·14	141·52	329·00	..	101·64
All Divisions ..	63·59	167·95	382·29	824·11	141·60

18. PROVISION FOR WIDOWS AND ORPHANS.

For the purpose of making an estimate of the probable cost of a provision for the widows and orphans of deceased contributors to a superannuation fund or of deceased pensioners, it is necessary to obtain statistics of (i.) conjugal condition; (ii.) relative ages of husbands and wives; (iii.) relative ages of fathers and children. Strictly speaking, the most appropriate data for this purpose would be the statistics obtained from the records of the deaths of contributors and pensioners. Such records, if sufficiently numerous, would furnish in regard to the fund to which they relate a reliable basis for estimating in respect of widows and orphans the liability that would on the average be thrown on the fund by the death of a contributor or pensioner at any given age. In most funds, however, the number of such deaths within a comparatively short time would be too few to form a reliable basis, and an experience extending over a very long period is open to the objection that data derived from the remote past, may, owing to changes in the circumstances and conditions of the persons concerned, prove an insecure guide to the future. Under such circumstances it has been suggested that the requisite data should be obtained from the statistics of the living. By such means a suitable body of up-to-date facts is available provided that the probability of dying at any given age may be assumed to be unaffected by the conjugal condition of the member, the age of his wife, or the age and size of his family. Such an assumption, although perhaps not strictly correct, is probably sufficiently so for all practical purposes in connexion with widows' and orphans' funds. On the present occasion it was considered that the experience of the Public Service as at 31st December, 1908, would furnish a fairly satisfactory basis for the requisite estimates. Provision was accordingly made in drafting Inquiry Card A (*see* Appendix A hereto) for information to be furnished concerning conjugal condition, age of wife, and number and ages of children living. As already noted in section 11 above, the response to these inquiries was not entirely satisfactory, but was still sufficient to enable such a body of facts to be obtained as it is believed will furnish a reasonable basis of estimate.

19. CONJUGAL CONDITION.

Details concerning the age and conjugal condition of the male officers of the Public Service on 31st December, 1908, are furnished in Table No. 11, of Appendix B. In this table, all officers under the age of 21 concerning whom the conjugal condition was unspecified on the cards have been classed as "never married," since 21 was the earliest age at which any officer was returned as "married." After making this adjustment, the number still remaining in the "not stated" columns amounted to 329 in the case of the Administrative, Professional, and Clerical

Divisions, and 647 in the General Division, representing in the former case $7\frac{1}{4}$ per cent. of the total under observation, and in the latter about $8\frac{1}{2}$ per cent. Arranged in quinquennial groups of ages the particulars for the Administrative, Professional, and Clerical Divisions are as follows :—

CONJUGAL CONDITION OF MALE OFFICERS OF ADMINISTRATIVE, PROFESSIONAL,
AND CLERICAL DIVISIONS, ON 31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st December, 1908.	Never Married.	Married.	Widowed.	Divorced.	Not Stated.	Total.
16-19.. ..	110	..	..	..	..	110
20-24.. ..	247	16	..	..	6	269
25-29.. ..	252	164	1	..	22	439
30-34.. ..	169	453	5	..	54	681
35-39.. ..	168	665	16	2	64	915
40-44.. ..	97	630	25	..	56	808
45-49.. ..	49	490	19	1	33	592
50-54.. ..	21	323	20	..	34	398
55-59.. ..	17	157	9	2	15	200
60-64.. ..	5	77	6	1	28	117
65-67.. ..	..	..	..	..	17	17
Total ..	1,135	2,975	101	6	329	4,546

A similar tabulation for the General Division furnishes the following results :—

CONJUGAL CONDITION OF MALE OFFICERS OF THE GENERAL DIVISION ON
31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st December, 1908.	Never Married.	Married.	Widowed.	Divorced.	Not Stated.	Total.
Under 15 ..	154	..	..	..	..	154
15-19.. ..	2,387	..	..	..	..	2,387
20-24.. ..	942	124	1	..	94	1,161
25-29.. ..	438	290	1	..	106	835
30-34.. ..	208	532	9	..	87	836
35-39.. ..	106	525	10	1	132	774
40-44.. ..	65	462	18	2	72	619
45-49.. ..	33	342	15	..	61	451
50-54.. ..	12	203	12	..	41	268
55-59.. ..	10	103	7	..	21	141
60-64.. ..	4	37	7	..	29	77
65	..	..	..	..	4	4
Total ..	4,359	2,618	80	3	647	7,707

For the purpose of computing the average liability thrown on the fund in respect of widows' allowances by the death of a contributor or pensioner at a given age, a scale is required from which may be ascertained the ratio of married officers at that age to the total number of officers at the same age. These ratios were computed from the data given in Table No. 11, and, having been plotted, were graphically graduated in the manner described in section 15 above. Similarly, in computing the average liability in respect of orphans' allowances, it is necessary to obtain for each age the ratio of the number of married, widowed, and divorced

officers to the total number of officers at that age. These have also been computed from Table No. 11, and have been graphically graduated. The effect of these two graduations is shown in Graphs Nos. 3 and 4 of Appendix C., and the numerical results are given in Table No. 12 of Appendix B. It may be mentioned that in computing these ratios the number at any age representing those whose conjugal condition was unspecified was deducted from the total. This is equivalent to the warrantable assumption that the persons unspecified at any age were distributed, as regards conjugal condition, in the same proportion as those for whom the information was furnished.

20. RELATIVE AGES OF HUSBANDS AND WIVES.

The cards relating to the married officers whose conjugal condition was specified were then sorted and tabulated according to the ages of their respective wives. Details for individual ages of husbands and wives are given in Appendix B, Tables 13, 14, and 15, the ages stated in each case being those at nearest birthday to 31st December, 1908. A summary of these particulars for the Administrative, Professional, and Clerical Divisions for quinquennial age groups is as follows :—

ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.—RELATIVE AGES OF HUSBANDS AND WIVES, 31ST DECEMBER, 1908.

Wives' Ages (nearest Birthday) at 31st December, 1908.	Husbands' Ages (nearest Birthday) at 31st December, 1908.									Total Wives.
	21-24.	25-29.	30-34.	35-39.	40-44.	45-49.	50-54.	55-59.	60-64.	
19-24	7	44	29	17	2	2	1	..	..	102
25-29	8	96	170	102	29	11	1	1	..	418
30-34	..	18	190	247	103	28	7	2	..	595
35-39	..	..	49	239	231	78	23	5	1	626
40-44	..	..	3	36	205	153	62	20	7	486
45-49	..	..	..	6	40	168	90	24	6	334
50-54	..	..	..	..	2	18	98	53	18	189
55-59	..	..	..	..	..	4	18	37	18	77
60-64	..	..	..	..	..	..	2	3	13	18
65-70	..	..	..	..	..	..	..	3	3	6
Not stated ..	1	6	12	18	18	28	21	9	11	124
Total Husbands	16	164	453	665	630	490	323	157	77	2,975

Of the total of 2,975 male officers in the Administrative, Professional, and Clerical Divisions whose conjugal condition was specified, 124, or about $4\frac{1}{4}$ per cent., failed to furnish particulars concerning the ages of their wives. The average ages of husbands in the 2,851 cases in which the ages of both husbands and wives were stated was 41·53 years, the corresponding average ages of wives being 37·74 years. The average seniority of husbands in these divisions was consequently 3·79 years. Of these 2,851 cases, the ages of husband and wife at nearest birthday were identical in 294 cases, while the age of the husband exceeded that of the wife in 2,113 cases, and fell short of it in 444 cases. There was thus equality of age in 10·31 per cent. of the cases, seniority of husband in 74·12 per cent., and seniority of wife in 15·57 per cent.

The following table gives the result of a quinquennial grouping in the case of the General Division :—

GENERAL DIVISION.—RELATIVE AGES OF HUSBANDS AND WIVES, 31ST DECEMBER, 1908.

Wives' Ages (nearest Birthday) at 31st December, 1908.	Husbands' Ages (nearest Birthday) at 31st December, 1908.									Total Wives.
	21-24.	25-29.	30-34.	35-39.	40-44.	45-49.	50-54.	55-59.	60-64.	
17-19	10	3	2	..	..	..	..	..	..	15
20-24	78	97	35	16	1	1	..	..	..	228
25-29	28	151	194	75	18	3	..	..	2	471
30-34	4	24	241	188	75	18	3	..	..	553
35-39	..	5	45	198	168	56	10	2	..	484
40-44	..	1	2	32	163	111	27	7	2	345
45-49	..	1	1	1	19	118	72	16	5	233
50-54	..	..	..	..	2	20	66	37	9	134
55-59	..	..	..	..	..	3	6	23	9	41
60-64	..	..	..	..	..	1	1	9	8	19
65-67	..	..	..	..	1	1	..	..	1	3
Not stated ..	4	8	12	15	15	10	18	9	1	92
Total Husbands	124	290	532	525	462	342	203	103	37	2,618

In this case 92, or $3\frac{1}{2}$ per cent., of the married officers whose conjugal condition was specified failed to furnish particulars concerning the ages of their wives. The average ages of the husbands in the 2,526 cases in which the ages of both husband and wife were stated was 38·59 years, the corresponding average ages of wives being 35·56 years, giving an average seniority of husbands in the General Division of 3·03 years. Of these 2,526 cases, the ages of husband and wife at nearest birthday were identical in 273 cases, while the age of the husband exceeded that of the wife in 1,812 cases, and the age of the wife exceeded that of the husband in 441 cases. There was thus equality of age in 10·81 per cent. of the cases, seniority of husband in 71·73 per cent., and seniority of wife in 17·46 per cent.

21. SIZE OF FAMILY.

In order to enable an estimate to be made of the probable cost of allowances to orphans, inquiries were made concerning the numbers and ages of children living on 31st December, 1908. These particulars were tabulated in such a manner as to show the sizes of the families of living children of officers at successive integral ages who were stated to be either married, widowed, or divorced. These details are shown in Tables Nos. 16 and 17 of Appendix B. A summary for quinquennial age groups of such officers in the Administrative, Professional, and Clerical Divisions is as follows :—

ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.—SIZE OF FAMILY, 31ST DECEMBER, 1908.

Age of Officer at 31st December, 1908.	Number of Officers (Married, Widowed, and Divorced), having Children Living to the Number of—															Total Number of Officers (M.W.D.)	Total Number of Living Children.	Average Number of Living Children per Family.
	0.	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	Not Stated.			
21-24	6	9	..	1	..	..	..	..	..	..	..	..	..	..	..	16	12	0·75
25-29	63	66	25	8	..	1	..	..	..	..	..	..	..	..	2	165	145	0·89
30-34	88	137	119	75	29	7	..	..	..	..	..	..	..	..	3	458	751	1·65
35-39	93	155	155	143	77	37	15	4	1	..	..	..	..	..	3	683	1,513	2·23
40-44	69	83	144	130	102	56	38	18	5	2	1	..	..	..	7	655	1,871	2·89
45-49	49	64	87	105	54	59	34	26	15	8	2	2	..	1	4	510	1,697	3·35
50-54	32	29	54	50	59	37	31	22	12	7	2	3	1	..	4	343	1,272	3·75
55-59	13	16	22	26	25	15	13	21	5	5	..	2	..	2	3	168	671	4·07
60-64	8	5	8	9	11	7	9	6	7	5	1	1	..	..	7	84	345	4·48
Total	421	564	614	547	357	219	140	97	45	27	6	8	1	3	33	3,082	8,277	2·71

In computing the average number of living children per family the number of cases in which the size of the family was unspecified was subtracted from the total number of officers, which is equivalent to assuming that the unspecified cases were distributed as regards size of family in the same proportion as those for which the information was furnished.

The following is a similar quinquennial summary for the General Division:—

GENERAL DIVISION.—SIZE OF FAMILY, 31ST DECEMBER, 1908.

Age of Officer at 31st December, 1908.	Number of Officers (Married, Widowed, and Divorced), having Children Living to the Number of—															Total Number of Officers (M.W.D.)	Total Number of Living Children.	Average Number of Living Children per Family.
	0.	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	Not Stated.			
21-24 ..	57	54	12	1	..	..	..	..	..	..	..	..	..	..	1	125	81	0.65
25-29 ..	80	112	62	27	9	..	..	..	..	..	..	..	..	..	1	291	353	1.22
30-34 ..	105	142	151	80	35	19	3	1	..	..	..	..	..	..	5	541	944	1.76
35-39 ..	73	100	136	91	70	33	20	5	1	..	1	..	..	..	6	536	1,263	2.38
40-44 ..	63	66	102	80	63	46	23	19	9	4	1	..	..	..	6	482	1,381	2.90
45-49 ..	23	40	58	47	54	40	46	23	13	9	3	..	..	..	1	357	1,365	3.83
50-54 ..	24	16	23	28	36	31	17	15	14	6	1	1	..	..	3	215	839	3.96
55-59 ..	4	8	9	11	12	15	20	4	7	10	3	5	1	..	1	110	573	5.26
60-64 ..	5	5	3	2	4	7	7	4	2	2	2	..	1	..	..	44	204	4.64
Total ..	434	543	556	367	283	191	136	71	46	31	11	6	2	..	24	2,701	7,003	2.62

As in the case of the preceding table, in computing averages, allowance has been made for those instances in which the size of the family was unspecified. It will be noticed that, although in this table the average size of family was greater for all age groups except 21-24 than was the case in the preceding table, the average size of family for the whole of the General Division works out less than for the whole of the Administrative, Professional, and Clerical Divisions.

This apparently inconsistent result is due to the proportionately larger numbers at the younger ages in the case of the General Division, and indicates the necessity for analysis according to age in all questions of this nature.

22. RELATIVE AGES OF FATHERS AND CHILDREN.

Particulars concerning the ages of children were also tabulated in such a manner as to show the relative ages of fathers and children, the object of this tabulation being that of obtaining a basis on which to estimate the liability that would be thrown on the superannuation fund, in respect of allowances to orphans, by the death of an officer at any given age. The detailed results of these tabulations are given in Tables Nos. 18, 19, and 20 of Appendix B hereto. The following table furnishes a summary in grouped ages for the Administrative, Professional, and Clerical Divisions:—

ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.—RELATIVE AGES
OF FATHERS AND CHILDREN, 31ST DECEMBER, 1908.

Age of Father (nearest Birthday) at 31st December, 1908.	Number of Children whose Age last Birthday was—					Total Number of Children.	Number of Fathers.
	0-4.	5-9.	10-15.	16 and upwards.	Not stated.		
21-24 ..	11	1	..	..	..	12	10
25-29 ..	134	11	..	..	..	145	100
30-34 ..	482	225	38	2	4	751	367
35-39 ..	580	591	309	25	8	1,513	587
40-44 ..	419	552	643	253	4	1,871	579
45-49 ..	178	296	501	708	14	1,697	457
50-54 ..	43	122	270	812	25	1,272	307
55-59 ..	9	37	79	534	12	671	152
60-64 ..	3	12	29	301	..	345	69
Total ..	1,859	1,847	1,869	2,635	67	8,277	2,628

The number of fathers shown in this and the succeeding table, as well as in Tables 18, 19, and 20, of Appendix B, represent those who were shown on the cards as having one or more children. If to this number be added the number who stated that they were married, widowed, or divorced, but who either stated they had no children, or failed to furnish any particulars as to children, the total obtained for each age will be the total number of those specified on the cards as being married, widowed, or divorced.

A similar summary in grouped ages for the General Division is as follows:—

GENERAL DIVISION.—RELATIVE AGES OF FATHERS AND CHILDREN,
31ST DECEMBER, 1908.

Age of Father (nearest Birthday) at 31st December, 1908.	Number of Children whose Age last Birthday was—					Total Number of Children.	Number of Fathers.
	0-4.	5-9.	10-15.	16 and upwards.	Not stated.		
21-24	81	2	..	..	..	83	67
25-29	308	43	1	..	1	353	210
30-34	533	346	60	..	3	942	431
35-39	437	458	326	39	3	1,263	457
40-44	259	378	518	223	3	1,381	413
45-49	123	256	406	568	12	1,365	333
50-54	37	84	171	529	18	839	188
55-59	5	27	96	445	..	573	105
60-64	3	7	24	170	..	204	39
Total	1,786	1,601	1,602	1,974	40	7,003	2,243

In the detailed statements given in Tables 18, 19, and 20 there are a few instances in which the age of the child appears excessive when compared with that of the father, as, for example, a child of nine with a father aged twenty-four. It is probable that in such cases, which are few, a step-child is referred to.

23. VALUE OF CONTRIBUTIONS.

For the purpose of obtaining a basis on which to compute the percentage of future salary which would be required in order to provide specified benefits in respect of death or discontinuance, tables have been computed showing for each age the average value of a future contribution of 1 per cent. of salary continued until death or discontinuance. In computing these valuation factors commutation columns were constructed on the following plan:—The first column constructed was that of $D_x = v^x l_x$, where x denotes the age, l_x the number on the active list at age x in the appropriate service table, and v is the discount factor representing the value of 1 due one year hence at the rate of interest assumed in the calculations. In the present case the rate of interest assumed has been $3\frac{1}{2}$ per cent., as it is believed that the earning of this rate can be fairly relied upon for some time to come. As the contributions to the fund will be payable not annually but monthly, or at shorter intervals, it is necessary to compute mean values of D_x for the year of age x to $x+1$. These mean values may be obtained with a sufficient degree of approximation by taking the arithmetical mean of D_x and D_{x+1} , giving the column $\bar{D}_x = \frac{1}{2} (D_x + D_{x+1})$. The salary factor was then combined with these values giving for each age ${}^s\bar{D}_x = \bar{s}_x \times \bar{D}_x$ where $\bar{s}_x$ is the mean salary for the year of age x to $x+1$, the values of which are given in Appendix B, Table No. 10. Under the provisions of the *Commonwealth Public Service Act 1902* every officer on attaining the age of sixty years is entitled to retire from the service, but may continue until

he attains the age of sixty-five unless called upon by the Governor-General to retire. Under these circumstances it was considered advisable in computing the values of contributions and benefits to treat all those on the active list at age sixty-two as retiring at that age, since it was felt that the provision of pension rights would probably lead to a much greater number of resignations and retirements at ages sixty, sixty-one, and sixty-two than had been experienced when no such provision was made. The values of ${}^s\bar{D}_x$ were consequently computed for all values of x from the youngest age shown in the Service Table to age sixty-one. These values were then summed from age sixty-one to the earliest age giving for each age the function ${}^s\bar{N}_x = \Sigma {}^s\bar{D}_x$. The division of this latter function by the corresponding value of D_x gives the estimated average value as at age x of the future salaries of an officer while on the active list, on the assumption of a progression of salaries in accordance with the salary scale of Table No. 10, and interest at the rate of $3\frac{1}{2}$ per cent. Dividing this result by 100 we obtain the estimated average value as at age x of a contribution of 1 per cent. of future salaries. This has been denoted by ${}^fF_x^c = {}^s\bar{N}_x \div 100 D_x$. It may be noted in this connexion that the value so obtained is based upon the assumption that the salaries receivable are identical with those shown in the salary scale. If, however, it is desired to make such a calculation in respect of any specified salary at a given age, the assumption may be made that, although the actual future salaries will not be identical with those given in the scale, the *rate* of salary progression will be the same. If in such a case the actual salary were S_x , while that shown in the scale is s_x , the value of the future contributions of 1 per cent. on salary would be obtained by multiplying ${}^fF_x^c$ by the ratio of S_x to s_x . Values of the function ${}^fF_x^c$ for successive values of x are given in Table No. 21. For quinquennial ages from age twenty onwards the values are as follows:—

ESTIMATED AVERAGE VALUE OF FUTURE CONTRIBUTIONS OF ONE PER CENT. ON SALARY.

Age.					Administrative, Professional, and Clerical Divisions. ${}^fF_x^c$	General Division. ${}^fF_x^c$
20	..	..	..	..	31·90	18·56
25	..	..	..	..	35·01	22·24
30	..	..	..	..	36·14	23·02
35	..	..	..	..	36·02	22·26
40	..	..	..	..	34·27	20·32
45	..	..	..	..	30·51	17·51
50	..	..	..	..	25·03	13·59
55	..	..	..	..	16·65	8·81
60	..	..	..	..	5·71	2·93

24. VALUE OF REFUND OF CONTRIBUTIONS.

When, as is frequently the case in superannuation schemes, it is provided that under certain circumstances a contributor to the fund is entitled to a refund of contributions, it is necessary to ascertain the value for each age of this prospective benefit. In some cases provision is made for refund of contributions with interest at various rates. On the present occasion it has been deemed sufficient to compute valuation factors for refund of contributions, *without interest*, since during his period of service the contributor enjoys contingent benefits of considerable value. A convenient form for the valuation factor relating to refund of contributions

is that which expresses the value of a refund of 1 per cent. of the salary received since the date of joining the fund. Having ascertained this, the value in respect of a contribution representing any specified percentage of salary can be readily obtained by multiplication. This factor is also in its most convenient form for ascertaining the contribution percentage necessary to provide any specified benefit subject to refund. In the present investigation the values of the refund of future contributions have been computed for each age in respect of resignation before age 60, expulsion before age 60, death while in the service, and retirement before age 50. These values are given in detail in Table No. 22 of Appendix B. Particulars for quinquennial ages from 20 to 60 are furnished in the following table :—

ESTIMATED AVERAGE VALUE OF REFUND OF FUTURE CONTRIBUTION OF 1 PER CENT.
OF SALARY.

Age. x	Administrative, Professional, and Clerical Divisions.				General Division.			
	Refund in Respect of—				Refund in Respect of—			
	Resigna- tion before Age 60.	Expul- sion before Age 60.	Death while in Service prior to Age 62.	Retire- ment before Age 50.	Resigna- tion before Age 60.	Expul- sion before Age 60.	Death while in Service prior to Age 62.	Retire- ment before Age 50.
	${}^fF_x^w$	${}^fF_x^e$	${}^fF_x^d$	${}^fF_x^r$	${}^fF_x^w$	${}^fF_x^e$	${}^fF_x^d$	${}^fF_x^r$
20 ..	2·08	1·37	3·18	·60	1·49	·99	2·25	·40
25 ..	2·05	1·34	3·59	·65	1·44	1·00	2·84	·37
30 ..	1·96	1·16	3·78	·64	1·30	·85	3·04	·35
35 ..	1·83	·94	3·82	·55	1·12	·66	3·01	·29
40 ..	1·62	·76	3·61	·38	·88	·47	2·77	·19
45 ..	1·25	·58	3·06	·14	·58	·30	2·35	·07
50 ..	·75	·37	2·21	..	·29	·17	1·66	..
55 ..	·24	·12	1·09	..	·08	·06	·75	..
60 ..	..	..	·14	..	..	..	·08	..

In the computation of these several values, the method pursued has been the same, the only difference being the employment of a different column of the Service Table, or a different range of ages. In describing the method of computation, therefore, it will only be necessary to take one of these columns, the resignations, for instance, as an example. Taking the column of resignations from the appropriate Service Table, the value w_x against age x was multiplied by the discount factor $v^{x+\frac{1}{2}}$ giving the commutation column $\bar{C}_x^w = w_x \times v^{x+\frac{1}{2}}$. This was then summed from the highest age to the lowest, giving $\bar{M}_x^w = \Sigma \bar{C}_x^w$. To allow for the usual assumption of the uniform distribution of withdrawals over the year of age $\frac{1}{2}\bar{C}_x^w$ was deducted from $\bar{M}_x^w$, and the salary element was then introduced by multiplying by $\bar{s}_x$ the mean salary for the year of age x to $x+1$, giving ${}^s\bar{M}_x^w = (\bar{M}_x^w - \frac{1}{2}\bar{C}_x^w) \times \bar{s}_x$. Summing this from the oldest age to the youngest gives the column ${}^s\bar{R}_x^w = \Sigma {}^s\bar{M}_x^w$, while division by D_x gives the valuation factor ${}^fF_x^w = {}^s\bar{R}_x^w \div D_x$. As pointed out in section 23 above, this factor may be employed in any case where the salary scale is assumed to hold as a measure of salary progression, but where the salary itself is not identical with that given in the scale. All that is necessary in such a case is to multiply the value of ${}^fF_x^w$ by the ratio of S_x to s_x where S_x denotes the actual and s_x the scale salary for age x .

25. VALUE OF RETIREMENT BENEFIT.

In many staff and service superannuation schemes the annual amount payable on retirement depends upon the number of years of service and the average salary for a specified portion of that time. Thus, for example, a not infrequent provision is to the effect that the officer shall, on retirement, be entitled to a pension, ascertained by multiplying one-sixtieth of the average salary for his last three years of service by his number of years of service. With a view to providing a basis for estimating the value of such a benefit to a person joining the fund at any given age, the value of the annual pension ascertained by multiplying 1 per cent. of the average salary for the last three years of service by the number of years of service has been computed for each age. In computing this value it has been assumed that all persons retired at or above age 50 will receive pension. The reason for this assumption was that provision had to be made for the payment of pensions in respect of invalidity, and that, in the absence of statistics relative to invalidity, it was considered that a suitable provision would be made by treating all those retired at or above age 50 as being eligible for pensions, and all retired at an earlier age as being ineligible. In actual practice certain of those retired before age 50 would be eligible under the invalidity provision of any scheme, while certain of those retired above age 50 would be ineligible, the excess in the one case tending to balance the defect in the other. Further, owing to the fact that under the Commonwealth Public Service Act all officers are entitled to retire at age 60, it is necessary to include with the retirements at and above age 60 all resignations and expulsions at those ages. In accurately valuing the pension benefits arising on retirement it is necessary to know the rate of mortality that is experienced by those on the pension list, so as to be able to determine the value as at date of retirement of the benefit then entered upon. Until a pension fund has been many years in operation, however, such a rate cannot be ascertained. It is consequently necessary to assume such a rate as appears reasonably consistent with the experience during active service, and with the circumstances of the staff or service under consideration. In valuations of funds connected with bodies similar in many respects to the Commonwealth Public Service, it has almost invariably been found that the rate of mortality experienced amongst the pensioners was an extremely favorable one, being not only very much lighter than that experienced by the general population at similar ages but also considerably lighter than that experienced amongst assured lives, or the purchasers of annuities. It is consequently necessary in any such investigation as the present to exercise great care in the selection of a suitable mortality table for valuing pension benefits, since the lighter the mortality the heavier will be the charge in respect of pensions to be met by the fund. After careful examination of various tables, it was decided that the one which appeared most suitable for the object in view was the Female Table of Messrs. Moors and Day, compiled on the basis of the Census results of New South Wales and Victoria for 1891, and the deaths in these two States for the years 1889-92. From this table the value of a continuous annuity of 1 per annum at each of the retiring ages was taken, the rate of interest assumed being, as throughout this investigation, $3\frac{1}{2}$ per cent. The construction of the requisite commutation columns may be briefly described as follows:—

Out of the l_x persons shewn on the active list at age x in the Service Table, the number retiring at age y will be r_y , taken from the retirement column of the same table, and as these retirements are assumed to be uniformly distributed over the year of age y to $y + 1$, they may, for the purposes of calculation be all treated as occurring at age $y + \frac{1}{2}$. The total value as at date of retirement of these r_y pensions will consequently be $(r_y \times \bar{a}_{y+\frac{1}{2}} \times {}_{100}z_y) \times (y + \frac{1}{2} - x)$ where $\bar{a}_{y+\frac{1}{2}}$ denotes the value of a continuous annuity of 1 per annum to a person aged $y + \frac{1}{2}$, z_y denotes

the average salary for the last three years of his service, and $(y + \frac{1}{2} - x)$ denotes the length of service from age x at entry. Where y is the oldest age at which it is found or assumed that officers remain in the service, $\bar{a}_y$ must be substituted for $\bar{a}_{y+\frac{1}{2}}$ and $z_{y-\frac{1}{2}}$ for z_y , as in that case the assumption made is that the retirements take place at the exact age y , not that they are distributed uniformly throughout the year of age y to $y + 1$.

The value given above represents the value of the pensions as at the date of retirement, their value as at age at entry x will be obtained by discounting for $(y + \frac{1}{2} - x)$ years, and their average value to each of l_x entrants at age x will be found by dividing this discounted value by l_x . We thus obtain as average value at age of entry x of pensions payable in respect of retirement at age y the following expression :—

$$\begin{aligned} & \frac{r_y \times \bar{a}_{y+\frac{1}{2}} \times {}_{1\ 0\ 0}z_y \times (y + \frac{1}{2} - x) \times v^{y+\frac{1}{2}-x}}{l_x} \\ = & \frac{r_y \times \bar{a}_{y+\frac{1}{2}} \times {}_{1\ 0\ 0}z_y \times v^{y+\frac{1}{2}} \times (y + \frac{1}{2} - x)}{v^x l_x} \\ = & \frac{\{r_y \times \bar{a}_{y+\frac{1}{2}} \times {}_{1\ 0\ 0}z_y \times v^{y+\frac{1}{2}} \times (y + \frac{1}{2})\} - \{r_y \times \bar{a}_{y+\frac{1}{2}} \times {}_{1\ 0\ 0}z_y \times v^{y+\frac{1}{2}} \times x\}}{D_x} \end{aligned}$$

Where y is the assumed oldest age (62 in the present case) l_y must be substituted for r_y , and $y - \frac{1}{2}$ must be substituted for y in the other factors of the expression. By substituting successively for y in the above expression all ages from x , the age at entry, onwards, and adding the results the average value as at age at entry x of pension on retirement will be obtained.

Denoting by B_y^{ra} the value of $r_y \times \bar{a}_{y+\frac{1}{2}} \times {}_{1\ 0\ 0}z_y \times v^{y+\frac{1}{2}}$ the expression for the average value as at age at entry x of pension on retirement may be written ${}^rF_x^{ra} = \{\Sigma_x B_y^{ra} (y + \frac{1}{2}) - x \Sigma_x B_y^{ra}\} \div D_x = \{G_x^{ra} - x H_x^{ra}\} \div D_x$; where $\Sigma_x B_y^{ra} (y + \frac{1}{2})$ is denoted by G_x^{ra} and $\Sigma_x B_y^{ra}$ is denoted by H_x^{ra} ; ω representing the oldest age in the table, viz., 62 in the present case. It may be noted that in the present investigation, since all values of r_y for values of y prior to 50 are assumed to be zero, B_y^{ra} is also zero for such values, and G_x^{ra} and H_x^{ra} are constant, having throughout this range the values G_{50}^{ra} and H_{50}^{ra} respectively.

The values of the function ${}^rF_x^{ra}$ for successive ages are given in Table No. 23. For quinquennial ages from 20 onwards the values are as follows :—

ESTIMATED AVERAGE VALUE OF PENSIONS ON RETIREMENT, CONSISTING OF 1 PER CENT. OF AVERAGE SALARY FOR LAST THREE YEARS OF SERVICE MULTIPLIED BY NUMBER OF YEARS OF SERVICE.

Age at entry.			Administrative, Professional, and Clerical Divisions.	General Division.
			${}^rF_x^{ra}$	${}^rF_x^{ra}$
20	..	..	156·80	57·76
25	..	..	177·56	77·30
30	..	..	195·96	89·49
35	..	..	208·69	96·81
40	..	..	211·06	99·70
45	..	..	200·34	97·80
50	..	..	177·19	86·98
55	..	..	129·43	65·79
60	..	..	48·29	25·29

26. VALUE OF ALLOWANCES TO WIDOWS AND ORPHANS.

In computing the value of allowances to widows and orphans it is convenient to first estimate the liability in respect of such allowances, that the death of a contributor at any given age would, on the average, throw upon a superannuation fund. To ascertain the extent of this liability in respect of widows, Tables 13 and 14 of Appendix B, shewing the relative ages of husbands and wives, were employed. From these tables, taken in conjunction with appropriate annuity tables, there may be computed the value of the liability that would be thrown on the fund in respect of a widow's allowance of 1 per annum if all the officers at a given age were to die, and division by the total number of officers at that age gives the average value of this liability for each death at the given age. If instead of dividing by the total number of officers, division by the number of married officers were effected the result obtained would be the average liability thrown on the fund by the death of a married officer. Multiplication of this average by the ratio of married officers to total, for the given age, as shown in Table No. 12, gives the average for any death at that age. In the present investigation the annuities used for this purpose were the continuous annuities at $3\frac{1}{2}$ per cent., deduced by Messrs. Moors and Day from the female mortality experience of New South Wales and Victoria, 1889-92. In a similar manner the value was computed of the liability that the death of an officer at any specified age would on the average throw on the fund in respect of an allowance to each surviving child of 1 per annum to age 16 or previous death. The annuity table used in this case was one specially constructed from Moors and Day's male and female tables from ages 0 to 16: the l_x column of the male table being multiplied throughout by 1.05297 to allow for excess of male over female births, and then added to the corresponding values in the female tables. From the combined l_x column so obtained the values of continuous temporary annuities of 1 per annum to age 16 were computed on a $3\frac{1}{2}$ per cent. basis for each of the years of age 0 to 1, 1 to 2, etc., these values being as follows:—

VALUES OF CONTINUOUS TEMPORARY ANNUITIES OF 1 PER ANNUM TO AGE 16.

Year of Age. x to $x + 1$	Annuity Value. $\bar{a}_{x+\frac{1}{2}:16-x-\frac{1}{2}}$	Year of Age. x to $x + 1$	Annuity Value. $\bar{a}_{x+\frac{1}{2}:16-x-\frac{1}{2}}$
0 to 1	10.651	8 to 9	6.548
1 to 2	10.859	9 to 10	5.777
2 to 3	10.453	10 to 11	4.976
3 to 4	9.907	11 to 12	4.144
4 to 5	9.308	12 to 13	3.280
5 to 6	8.669	13 to 14	2.384
6 to 7	7.994	14 to 15	1.455
7 to 8	7.287	15 to 16	.491

Details for successive ages of the average liability which death at such ages would throw on the fund in respect of widows' allowances of 1 per annum for life and orphans' allowances of 1 per annum to age 16 are shewn in Table No. 24. For quinquennial ages from 20 onwards these average liabilities are as follows :—

AVERAGE LIABILITY THROWN ON FUND BY DEATH OF OFFICER IN RESPECT OF
ALLOWANCE OF 1 PER ANNUM EACH TO WIDOW AND ORPHANS.

Age of Officer at Death.	Administrative, Professional, and Clerical Divisions.		General Division.	
	Widow's Allowance.	Orphan's Allowance.	Widow's Allowance.	Orphan's Allowance.
	$\bar{a}_x^{wa}$	$\bar{a}_x^{oa}$	$\bar{a}_x^{wa}$	$\bar{a}_x^{oa}$
x				
20	0·000	0·000	0·000	0·000
25	5·258	2·042	6·144	2·666
30	11·731	7·967	11·903	9·154
35	14·602	12·955	14·780	13·561
40	14·832	13·699	15·095	14·114
45	14·501	10·757	14·687	11·484
50	13·853	6·860	13·861	7·421
55	12·962	3·866	12·709	4·788
60	11·836	2·368	11·300	2·857

For ages at death beyond 64 it was assumed that the values of $\bar{a}_x^{wa}$ diminished by constant first differences to age 101, and that values of $\bar{a}_x^{oa}$ similarly diminished, becoming zero at age 80.

Having obtained the amount of these liabilities in respect of death at each year of age, the computation of the value of the benefits for each age at entry follows so closely that already described in section 25 in connexion with retirement benefits that detailed description will be unnecessary. All that is required is to substitute d_y taken from the appropriate service table for r_y and $\bar{a}_{y+\frac{1}{2}}^{wa}$ or $\bar{a}_{y+\frac{1}{2}}^{oa}$ for $\bar{a}_{y+\frac{1}{2}}$, giving for example :—

$$B_y^{wa} = d_y \times \bar{a}_{y+\frac{1}{2}}^{wa} \times \frac{1}{109} z_y \times v^{y+\frac{1}{2}} \text{ and } H_x^{wa} = \sum_x B_y^{wa}$$

In computing the column G_x^{wa} , since it has been assumed in the present case that 62 is the oldest age on the active list, the multiplier introduced to allow for length of service cannot exceed $(62 - x)$ for age at entry x . Hence the column G_x^{wa} may be considered as consisting of two parts.

$\sum_x^{61} B_y^{wa} (y + \frac{1}{2}) + \sum_{62}^{\infty} B_y^{wa} 62 = \sum_x^{61} B_y^{wa} (y + \frac{1}{2}) + 62 H_{62}^{wa}$ for all values of x not exceeding 61, that is, for all values required for tabulation purposes. In this investigation ω denotes age 101 in the case of widow's allowance, and 80 in the case of that for orphans.

For the purpose of computing the values of B_y^{wa} for values of y beyond those given in the Service Table, it was assumed, as in the case of retirement pensions, that the rate of mortality shewn in Moors and Day's female experience would apply, and a smooth junction of these rates with those of the Service Table was effected by means of weightings taken from the curve of sines, the portion of the table at which the weld was made being between ages 53 and 62. Allowance was also made for the deaths arising from retirements at and above age 50, and from resignations and expulsions at and above age 60.

The average value as at age at entry of an allowance to widow of 1 per cent. of average salary for last three years of service, multiplied by the number of years of service, and of a similar allowance to each orphan to age 16 is given in Table No. 25, for each age at entry. Similar particulars for quinquennial ages from 20 to 60 are as follows :—

ESTIMATED AVERAGE VALUE OF ALLOWANCE TO WIDOW AND TO ORPHANS TO AGE 16, CONSISTING OF 1 PER CENT. OF AVERAGE SALARY FOR LAST THREE YEARS OF SERVICE MULTIPLIED BY NUMBER OF YEARS OF SERVICE.

Age of Officer at entry. x	Administrative, Professional, and Clerical Divisions.		General Division.	
	Widow's Allowance. $\int F_x^{wa}$	Orphan's Allowance. $\int F_x^{oa}$	Widow's Allowance. $\int F_x^{wa}$	Orphan's Allowance. $\int F_x^{oa}$
20	144·13	35·94	60·75	21·26
25	159·34	37·84	77·61	25·67
30	170·69	37·80	84·97	25·83
35	176·12	35·70	86·59	23·56
40	172·24	31·51	83·73	20·04
45	157·22	25·39	77·20	16·36
50	133·95	18·88	64·01	11·98
55	95·99	11·93	43·81	6·89
60	38·79	4·30	16·14	2·18

27. REVIEW OF SCHEME SUBMITTED BY PUBLIC SERVICE ASSOCIATION.

Having obtained, in the manner outlined in the foregoing sections, the necessary valuation factors, the next step in the investigation consists in applying these factors to determine the rates of contribution requisite to defray the cost of various benefit which have been or which may be suggested. It will be convenient first to consider the proposals contained in the scheme put forward by the Commonwealth (Central Staffs) Public Service Association, a copy of which is contained in Appendix D hereto. The leading features of this scheme, in so far as benefits and contributions are concerned, are as follows :—

- (i) Pension to be payable to all officers retired on account of age or invalidity.
- (ii) Pension to be based on final salaries in accordance with scale submitted.
- (iii) Allowances to be payable to widows and orphans of all officers who died while on either the active or the pension list.
- (iv) Allowances to widows and orphans to be based upon amount which deceased officer would have received as pension had he been pensioned at the date of his death; widow to receive one-half of such amount, each orphan (not exceeding three in number) one-twelfth.
- (v) Contributions to be levied as a percentage on the salaries of all new permanent officers and of all existing permanent officers who within six months exercised the option of joining the fund.
- (vi) Contribution percentage to vary from 3 to 10 per cent., according to age at entry and amount of salary, as per scale submitted (see Appendix D, clause 5).
- (vii) No contribution to be payable on portion of salary above £600.
- (viii) Government to contribute 3 per cent. on salaries of contributing officers.

- (ix) Surrender values to be allowed for compulsory retirements.
 (x) Officers with existing pension or superannuation rights to be exempt from scheme.

In order to apply to this proposal the valuation factors already obtained, it was necessary to deduce for each age the amount of pension to which on the average an officer would be entitled if retired at that age on account of invalidity or old age. To effect this the salaries at each age were grouped under the classes—

- (a) £110 and under.
 (b) £111 to £200.
 (c) £201 to £300.
 (d) £301 to £400.
 (e) £401 to £500.
 (f) £501 to £600.
 (g) Over £600.

These groupings were effected for the Administrative, Professional, and Clerical Divisions taken together, and for the General Division. The pension corresponding to the average salary in each class was then deduced, and the average pension computed for each age, and slightly graduated to remove accidental irregularities. These average pensions are given for each age in Table No. 26 of Appendix B. For quinquennial ages from 20 to 60 the particulars are as follows :—

ESTIMATED AVERAGE AMOUNT OF PENSION PAYABLE ANNUALLY UNDER SCHEME
 PROPOSED BY PUBLIC SERVICE ASSOCIATION.

Age of Officer at Retirement or death.	Estimated Average Amount of Pension payable Annually.					
	Administrative, Professional, and Clerical Divisions.			General Division.		
	On Retirement.	To Widow at Death of Officer.	To each Orphan (not exceeding 3 in number) to Age 16.	On Retirement.	To Widow at Death of Officer.	To each Orphan (not exceeding 3 in number) to Age 16.
	£	£	£	£	£	£
20	60	30	5	60	30	5
25	74	37	6	61	31	5
30	85	43	7	68	34	6
35	94	47	8	72	36	6
40	103	52	9	76	38	6
45	113	57	9	81	41	7
50	127	64	11	85	43	7
55	134	67	11	85	43	7
60	140	70	12	85	43	7

On the basis of these average pensions, special tables shewing the value of the future benefits as at each age at entry have been prepared, and from these, taken in conjunction with the values of future contributions given in Table No. 21, the rates of contribution necessary to provide such benefits have been computed. These are given in Table No. 27, together with the rates necessary under certain other schemes. In connexion with the preparation of the special tables mentioned above, it will be sufficient to state that the value of the retirement benefit was deduced by means of commutation columns, and was based upon the expression $\Sigma_x^{61} \{ \bar{a}_y + \frac{1}{2} \times r_y \times v^{y+\frac{1}{2}} \times \pi_y + \frac{1}{2} \} \div D_x$ where π_y denotes the average amount of pension for age y as given in Table No. 26; while the other symbols have the significance already indicated in section 25 above. Similarly the value of the widow's benefit was based upon the expression $\Sigma_x^{101} \{ \bar{a}_y + \frac{1}{2} \times d_y \times v^{y+\frac{1}{2}} \times \frac{1}{2} \pi_y + \frac{1}{2} \} \div D_x$ and the orphans' benefit upon the expression $\Sigma_x^{20} \{ \bar{a}_y^{oa} + \frac{1}{2} \times d_y \times v^{y+\frac{1}{2}} \times \frac{1}{12} \pi_y + \frac{1}{2} \} \div D_x$ where π_y has the significance mentioned above, and the other symbols have the meanings which attach to them in

section 26. The future contribution percentages on salary necessary to provide these benefits are given in the following table for quinquennial ages at entry from 20 to 60. In computing the rates of contribution for full benefits allowance has been made for refund of contributions without interest on retirement before pension rights have accrued :—

ESTIMATED FUTURE CONTRIBUTION PERCENTAGE ON SALARY NECESSARY TO PROVIDE BENEFITS PROPOSED BY PUBLIC SERVICE ASSOCIATION.

Age of Officer at Entry.	Administrative, Professional, and Clerical Divisions.		General Division.	
	Estimated future Contribution Percentage on Salary in respect of—		Estimated future Contribution Percentage on Salary in respect of—	
	Pension on Retirement without Refund of Contributions in any Event.	Full Benefits.	Pension on Retirement without Refund of Contributions in any Event.	Full Benefits.
	%	%	%	%
20	5·65	8·90	4·21	7·38
25	6·66	10·45	5·35	9·27
30	8·28	12·79	6·95	11·65
35	10·59	15·92	9·28	14·91
40	14·00	20·55	12·97	19·89
45	19·74	28·17	19·41	28·37
50	31·43	43·13	32·45	45·89
55	60·55	80·77	64·48	87·08

It will be seen from these figures that, assuming the Government agreed to contribute 3 per cent. per annum on the salaries of all contributors, the rates of contribution from members of the service necessary to place the fund in a solvent position would be approximately as follows for the male members of the Public Service :—

ESTIMATED FUTURE CONTRIBUTION PERCENTAGE FROM MEMBERS NECESSARY TO PROVIDE FULL BENEFITS UNDER PUBLIC SERVICE ASSOCIATION SCHEME.

Age (nearest Birthday at Entry.)				Administra- tive, Pro- fessional, and Clerical Divisions.	General Division.
				%	%
20	..	..	..	6	4½
25	..	..	..	7½	6¼
30	..	..	..	9¾	8½
35	..	..	..	13	12
40	..	..	..	17½	17
45	..	..	..	25	25½
50	..	..	..	40	43
55	..	..	..	77¾	84

It is clear from this that the whole of the Government 3 per cent. would be required even at the earliest age, and would not then place the suggested scheme on a solvent basis. The suggestion made by the Council of the Association that “the deficiency in the contributions of the older officers will be met by hypothecating a somewhat larger percentage of the Government’s contribution” will thus be seen to be untenable.

28. SCHEME SUGGESTED BY COMMONWEALTH STATISTICIAN, SHOULD THE NON-CONTRIBUTORY SCHEME RECOMMENDED BE UNACCEPTABLE TO THE GOVERNMENT.

To obviate certain of the disadvantages arising under the scheme proposed by the Public Service Association, I have drafted a scheme, which is submitted in detail in Appendix E hereto. The principal features of this scheme are as follows :—

(a) *Male Members of Commonwealth Public Service.*

- (i) Pension to be payable to all officers retired on account of age or invalidity.
- (ii) No pension to be granted on account of age unless the officer concerned has reached the age of 60 years.
- (iii) Pension to be based on final salaries taken in conjunction with length of service.
- (iv) Allowances to widows and orphans to be based upon amount which deceased officer would have received as pension had he been pensioned at the date of his death; widow to receive one-half of such amount, each orphan one-eighth.
- (v) Contributions to be levied as a percentage on the salaries of all present or future officers at or above the age of 20 years.
- (vi) Scale of contribution percentage to be graduated according to age at entry to fund (as per Appendix E); percentage to remain uniform throughout each officer's period of service.
- (vii) Officers with existing pension or superannuation rights, or with life assurance policies effected under provisions of Commonwealth or State Acts to be allowed, where practicable, the option of surrendering such rights and policies for equivalent in paid up contributions; the Government or other authority paying the actuarial equivalent to the fund.
- (viii) Refund of contributions to be allowed in case of (a) retirement below age 60 for other cause than invalidity; (b) resignation below age 60; or (c) expulsion below age 60.
- (ix) Pension to be payable in all cases of retirement, resignation, or expulsion above age 60.
- (x) Defalcations to be a charge on expelled officer's claim to pension or refund of contributions.
- (xi) Government to supplement each officer's pension by an allowance of £30 per annum.
- (xii) Each widow's allowance to be similarly supplemented by £15 per annum, and each orphan's allowance by £3 15s. per annum.

(b) *Female Members of Commonwealth Public Service.*

- (xiii) Benefits to be the same as those for male officers, with the exception that, in the event of death while in the service, the benefit payable shall be a refund of all contributions without interest.
- (xiv) Scale of contribution percentage to vary with age at entry, as shewn in section II. of Appendix E.

(c) *Officers of Military and Naval Forces.*

- (xv) Benefits to be the same as in case of male members of Public Service, except that discontinuance at or above age 55 shall be treated as retirement on account of age.
- (xvi) Scale of contribution percentage to vary with age at entry, as shewn in section III. of Appendix E.

(d) *Warrant, Non-Commissioned, and Petty Officers and Men of Military and Naval Forces.*(xvii) Contribution of 5 per cent. on salary to be paid into superannuation fund, and refunded with interest at $3\frac{1}{4}$ per cent. per annum on death or discontinuance of service.

(xviii) Such refund to be supplemented by a single payment by the Government of £5 for each year of service.

By means of the valuation factors already deduced, the percentage rates of contribution necessary to provide the benefits here outlined were computed. In order that the effect of provision for the various benefits may be clearly seen, and that alternative methods may be rendered readily available, three different sets of rates of contribution have been computed, and are given for each age at entry in Table No. 27, under the heads A, B, and C.

Rate A is the percentage contribution on future salaries required to provide for age and invalidity retirement pension only, with no provision for widows and orphans, and no refund of contributions.

Rate B is the percentage contribution on future salaries required to provide for age and invalidity retirement pension, with refund of contributions in the event of death while in the service, of resignation or expulsion before age 60, or of retirement before age 60 for other cause than invalidity, but with no provision for widows and orphans.

Rate C is the percentage contribution on future salaries required to provide for widows and orphans in addition to all the benefits enumerated in connexion with Rate B above, except refund of contributions in the event of death while in the service.

For quinquennial ages from 20 to 60, these rates are as follows :—

ESTIMATED FUTURE CONTRIBUTION PERCENTAGE ON SALARY NECESSARY
TO PROVIDE VARIOUS BENEFITS.

Age at Entry.	Administrative, Professional, and Clerical Divisions.			General Division.		
	Rate A.	Rate B.	Rate C.	Rate A.	Rate B.	Rate C.
	%	%	%	%	%	%
20	4·92	6·35	8·34	3·11	4·30	5·79
25	5·07	6·48	8·46	3·48	4·66	6·14
30	5·42	6·85	8·83	3·89	5·12	6·59
35	5·79	7·23	9·21	4·35	5·64	7·09
40	6·16	7·56	9·56	4·91	6·23	7·67
45	6·57	7·86	9·89	5·59	6·88	8·36
50	7·08	8·17	10·31	6·40	7·58	9·18
55	7·77	8·52	10·98	7·47	8·31	10·21
60	8·46	8·67	11·95	8·63	8·87	11·48

In all cases the benefits provided for are those detailed in Appendix E, and summarized in the earlier portion of the present section. The rates here given have been computed on the basis of the following formulæ :—

$$\text{Rate A:—} {}^fF_x^{ra} \div {}^fF_x^c.$$

$$\text{Rate B:—} {}^fF_x^{ra} \div ({}^fF_x^c - {}^fF_x^e - {}^fF_x^d - {}^fF_x^r - {}^fF_x^w).$$

$$\text{Rate C:—} ({}^fF_x^{ra} + \frac{1}{2} {}^fF_x^{wa} + \frac{1}{8} {}^fF_x^{oa}) \div ({}^fF_x^c - {}^fF_x^e - {}^fF_x^r - {}^fF_x^{wv}).$$

These symbols have the meanings indicated in sections 23 to 26 above.

29. OFFICERS AT PRESENT ENTITLED TO PENSION IN RESPECT OF STATE SERVICE.

One of the questions asked in the card to be filled by officers in the Commonwealth Service on 31st December, 1908, was—"If entitled to pension in respect of State services give name of State" (see Appendix A, Card A, question 11).

The information obtained as a result of this inquiry is given in Table No. 28 of Appendix B. Owing to the large number of cards which had to be written from the Public Service list, and which consequently contained no information relative to pension, the table is incomplete as a record of the number so entitled on 31st December, 1908. It also furnishes evidence of inaccuracy of statement in certain cases, probably on account of misunderstanding the nature of the query. For example, officers at early ages appear as entitled to pensions in respect of services in States where the grant of pension rights to new entrants has been discontinued for some years. Whether misstatements at older ages have also occurred cannot, of course, be ascertained from a survey of the tabulated results. The object of the question was that of obtaining an idea of the extent to which the proposal to exclude from the suggested superannuation scheme officers entitled to pension or superannuation in respect of State service would affect the existing Commonwealth service. In Table No. 28 a column is added shewing for each age the percentage of officers stated to be entitled to pension rights on the total number at such age in respect of whom cards were received.

30. LIFE ASSURANCE UNDER PROVISIONS OF COMMONWEALTH OR STATE ACTS.

At the suggestion of the Public Service Commissioner, there were included in the list of inquiries two questions relative to life assurance under the provisions of any Public Service Act. (See Appendix A, Card A, questions 12 (a) and (b).) The information so obtained was tabulated according to age and sum assured, details being given in Table No. 29 of Appendix B.

31. FEMALE OFFICERS.

As already noted, the experience of female officers was too meagre to admit of the satisfactory construction of special service tables. From a careful review of all the circumstances, I am of opinion that the case of female officers will be sufficiently met by the scale of contributions computed for the male portion of the General Division, such scale to be subject to revision after the scheme has been ten years in force. The benefits required for female officers will be less extensive than those for males, since the widows' and orphans' provisions will be eliminated. In place of these, however, it will be necessary to provide for refund of contributions at death. The appropriate scale of rates will consequently be Rate B of the general table given in detail in Table No. 27 of Appendix B, while the working scale of rates based thereon will be that given in Appendix E, section II.

32. MILITARY AND NAVAL SERVICES.

As was the case with female officers of the Commonwealth Public Service, the experience in connexion with the Defence Forces of the Commonwealth was too meagre to warrant the construction of special service tables. The conditions also under which the men are appointed, viz., for initial terms of five years in the Military and three years in the Naval Forces, followed by reappointments for successive terms of three years, is such as to render any ordinary superannuation scheme inapplicable to them. In the case of officers the position is different, as the terms of appointment are limited by age only. The fact that the dates of retirement for such officers are considerably lower than for the members of the Public Service renders it necessary to quote a higher scale of

contribution percentage. This scale which is given in Appendix E, section III., has been computed by applying to Rate C of Table No. 27 (Administrative, Professional, and Clerical Divisions) a loading for each age obtained by deducting Rate A for that age from $\frac{7}{6}$ of Rate A for an age five years older. The loading of five years was introduced on the assumption that the final Military or Naval age would be approximately 57 instead of 62, as in the assumption made for the Public Service. The factor $\frac{7}{6}$ represents approximately the ratio of the value of an annuity at age 57 to one at age 62, according to the mortality table and rate of interest assumed in this investigation. These rates should be subject to revision after the scheme has been ten years in force.

For the warrant and other non-commissioned officers, petty officers, and men of the Military and Naval Forces, I am of opinion that the most satisfactory arrangement will be one similar to that at present in vogue in the Public Service, where under Regulations 184 and 185 an officer who is unable to assure his life without a loading of five years or more being made, and is unwilling to assure under such conditions, is subject to a salary deduction which is accumulated and refunded with interest at death or discontinuance of service. I have suggested (see Appendix E, section 4) that the contribution in this case should be 5 per cent. on salary, and that the rate of accumulation should be fixed at $3\frac{1}{4}$ per cent. In addition, I have suggested that a retiring allowance of £5 for each year of service should be contributed by the Government.

33. COST TO COMMONWEALTH GOVERNMENT.

The scheme proposed by the Public Service Association under which it was suggested that the Government should contribute to the fund at the rate of 3 per cent. on the salaries of all contributors, would, with a service containing 15,000 contributors, represent an annual contribution of approximately £63,000, but, as shewn in section 27, above, this contribution, taken in conjunction with the members' contribution suggested by the Association, would be insufficient to place the scheme in a solvent position. Under the scheme suggested by me the contribution of the Government would commence at a relatively small annual amount, which would, however, increase rapidly, assuming eventually, viz., in about 40 years, a constant position, at least if the number on the active list be supposed to remain constant through being recruited by a constant addition annually at, say, age 20. Assuming that, under such conditions, the constant number in the service aged 20 and upwards was 15,000, the annual amount payable by the Government when the fund had been established ten years would be about £65,000, when 20 years £99,000, and when 40 years £107,000, remaining constant at this latter figure as long as the number on the active list remains constant at 15,000, but increasing if that number be increased. This is exclusive of retirement gratuity to men in the Military and Naval Forces, which, on the basis suggested, would amount to £5 per annum for each man on the active list, or about £7,000 per annum, with the present strength.

34. CONCLUSION.

I have attached, as Appendices to the Report, the principal tables which have been deduced in the course of the investigation, as well as some of the more interesting graphs, illustrating the graphical graduation of the crude data. These tables, besides being of interest as furnishing an analysis of the constitution of the Public Service, furnish a basis upon which any schemes other than those dealt with herein may be readily tested, and will further be of service in connexion with the first quinquennial actuarial valuation of the fund. On the occasion of the second valuation at the end of ten years, it would be advisable that the actual experience of the fund itself, as distinct from the experience of the service, should be ascertained, and used for valuation purposes. I am of opinion that quinquennial actuarial valuations will be sufficiently frequent to ensure the stability of the fund.

APPENDICES.

APPENDIX A.—CARDS USED IN THE COLLECTION OF DATA.

I.

COMMONWEALTH PUBLIC SERVICE.

A.—CARD TO BE FILLED IN BY EACH OFFICER WHO WAS IN COMMONWEALTH PUBLIC SERVICE ON
31ST DECEMBER, 1908.

Department in which employed $\left\{ \begin{array}{l} \text{at entry*} \\ \text{on 31/12/08} \end{array} \right.$

Card No.

State in which employed $\left\{ \begin{array}{l} \text{at entry*} \\ \text{on 31/12/08} \end{array} \right.$

1. Name
2. Sex
3. Date of Birth day mo. year
4. Date of entry* day mo. year
5. Age at entry*
6. Position at entry*
7. Salary at entry*
8. Position on 31/12/08
9. Division (Administrative, Professional, }
Clerical, or General) on 31/12/08 }
10. Salary at 31/12/08
11. If entitled to pension in respect of State }
services give name of State }
12. (a) Is your life assured under the provisions }
of any Public Service Act ? }
- (b) If so, for what amount ?
13. State whether Married, Widowed, }
Divorced, or Never Married }
- If Married, Widowed, or Divorced give—
14. Date of Marriage day mo. year
15. Date of Birth of Wife day mo. year
16. No. of Children living on 31/12/08
17. Ages of Children living on 31/12/08
18. If Widowed, give date }
of death of Wife }
- day mo. year

* Entry dates from the taking effect of Permanent Appointment in or Transfer to Commonwealth Public Service.

APPENDIX A—continued.

II.

COMMONWEALTH PUBLIC SERVICE.

B.—CARD TO BE USED IN RESPECT OF EACH OFFICER WHO DIED IN COMMONWEALTH PUBLIC SERVICE BETWEEN 1/1/03 AND 30/6/09.

Department	{	at entry*		
		at death		
Card No.				
State	{	at entry*		
		at death		
1. Name				
2. Sex				
3. Date of Birth	day	mo.	year	
4. Date of entry*	day	mo.	year	
5. Age at entry*				
6. Position at entry*				
7. Salary at entry*				
8. Date of death	day	mo.	year	
9. Age at death				
10. Position at death				
11. Division (Administrative, Professional,)				
Clerical, or General) at death				
12. Salary at death				

* Entry dates from the taking effect of Permanent Appointment in or Transfer to the Commonwealth Public Service.

III.

COMMONWEALTH PUBLIC SERVICE.

C.—CARD TO BE USED IN RESPECT OF EACH OFFICER OF THE COMMONWEALTH PUBLIC SERVICE WHO WAS RETIRED OR EXPELLED OR WHO RESIGNED BETWEEN 1/1/03 AND 30/6/09.

Department	{	at entry*		
		at exit†		
Card No.				
State	{	at entry*		
		at exit†		
1. Name				
2. Sex				
3. Date of Birth	day	mo.	year	
4. Date of entry*	day	mo.	year	
5. Age at entry*				
6. Position at entry*				
7. Salary at entry*				
8. Date of exit†	day	mo.	year	
9. Mode of exit† (Retirement,)				
Expulsion, or Resignation)				
10. Age at exit†				
11. Position at exit†				
12. Division (Administrative, Professional,)				
Clerical, or General) at exit†				
13. Salary at exit†				

* Entry dates from the taking effect of Permanent Appointment in or Transfer to the Commonwealth Public Service.

† Exit dates from the taking effect of Retirement, Expulsion, or Resignation.

APPENDIX B.—TABLES.

No. 1.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.—
EXPERIENCE TABLE.

Age.	Survivors.	Entrants.	Deaths.	Expul- sions.	Retire- ments.	Resigna- tions.	Exist- ing.	Exposed to Risk.
x	b_x	n_x	d_x	c_x	r_x	w_x	e_x	E_x
13	1	3	..	..	..	..	..	4
14	6	20	..	..	..	..	..	30
15	15	21	..	..	..	..	..	66
16	20	9	..	..	..	1	3	92
17	40	55	..	..	..	1	21	165
18	46	58	..	..	..	2	44	224
19	87	58	1	..	..	4	42	325
20	84	37	..	2	..	6	54	387
21	89	24	..	3	..	5	48	444
22	74	16	1	1	..	4	46	480
23	84	16	1	1	1	7	64	510
24	90	9	1	2	..	5	57	542
25	113	16	1	3	1	6	99	564
26	125	11	1	1	..	7	91	598
27	167	6	3	7	..	4	88	674
28	191	12	3	2	1	2	75	788
29	189	7	2	4	..	5	86	890
30	192	8	7	3	..	6	94	985
31	181	10	2	5	1	6	115	1,045
32	204	9	4	7	1	3	121	1,123
33	182	10	4	5	3	8	155	1,145
34	172	13	2	10	1	2	196	1,114
35	174	10	4	6	2	3	175	1,108
36	151	10	4	6	1	5	185	1,069
37	159	8	3	6	..	3	183	1,037
38	166	8	4	..	1	3	199	1,000
39	137	9	2	1	2	3	173	965
40	124	12	3	1	2	2	169	924
41	127	4	1	4	1	3	173	874
42	126	8	3	4	2	1	144	855
43	100	3	4	2	1	1	150	798
44	99	7	2	..	1	1	172	724
45	87	7	8	2	6	2	135	679
46	77	9	3	2	5	5	123	624
47	73	7	1	..	4	4	123	566
48	67	7	6	1	1	..	116	515
49	47	2	4	1	2	5	95	461
50	45	8	4	..	3	2	98	404
51	49	2	2	..	2	4	80	366
52	42	6	7	1	2	..	78	328
53	42	3	1	2	..	2	75	288
54	46	2	3	2	2	2	67	264
55	45	3	3	2	2	2	37	266
56	23	6	4	..	4	1	41	245
57	37	2	4	1	3	4	47	228
58	31	3	4	1	1	2	39	211
59	33	1	6	..	8	..	36	201
60	27	..	1	1	17	2	33	181
61	27	..	4	..	12	2	29	158
62	20	..	6	1	13	..	17	143

APPENDIX B—*continued.*No. 1.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.—EXPERIENCE
TABLE—*continued.*

Age.	Survivors.	Entrants.	Deaths.	Expul- sions.	Retire- ments.	Resigna- tions.	Exist- ing.	Exposed to Risk.
x	b_x	n_x	d_x	c_x	r_x	w_x	e_x	E_x
63	12	..	4	..	7	..	17	118
64	8	..	3	..	29	..	21	94
65	14	..	..	..	43	..	15	61
66	9	..	..	..	14	..	1	26
67	1	..	..	..	9	..	1	12
68	8	..	..	..	2	..	..	11
69	3	..	1	..	5	..	..	12
70	5	..	..	..	5	..	..	11
71	4	..	..	..	6	..	..	10
72	3	..	..	..	4	..	..	7
73	3	..	..	..	3	..	..	6
74	1	..	..	..	2	..	..	4
75	1	..	..	..	1	..	..	3
76	..	..	..	..	..	..	..	2
77	..	..	..	..	..	..	..	2
78	..	..	..	..	1	..	..	2
79	..	..	..	..	..	..	..	1
80	..	..	..	..	1	..	..	1
Total ..	4,605	575	142	103	241	148	4,546	

No. 2.—GENERAL DIVISION.—EXPERIENCE TABLE.

Age.	Survivors.	Entrants.	Deaths.	Expul- sions.	Retire- ments.	Resigna- tions.	Exist- ing.	Exposed to Risk.
x	b_x	n_x	d_x	c_x	r_x	w_x	e_x	E_x
12	..	1	..	..	..	..	..	1
13	18	178	..	7	..	15	10	187
14	47	1,324	1	35	..	94	144	1,392
15	251	1,497	2	48	4	151	537	2,473
16	369	226	4	28	11	144	629	2,234
17	401	53	5	15	184	128	527	1,974
18	343	52	2	19	203	71	398	1,639
19	292	62	2	11	18	36	296	1,402
20	196	54	2	8	76	27	190	1,395
21	154	73	5	9	17	19	134	1,375
22	113	52	4	10	3	24	229	1,261
23	108	61	4	13	..	27	305	1,084
24	98	70	2	8	2	13	303	905
25	121	41	4	2	..	14	273	769

APPENDIX B—*continued.*No. 2.—GENERAL DIVISION.—EXPERIENCE TABLE—*continued.*

Age.	Survivors.	Entrants.	Deaths.	Expul- sions.	Retire- ments.	Resigna- tions.	Exist- ing.	Exposed to Risk.
x	b_x	n_x	d_x	c_x	r_x	w_x	e_x	E_x
26 ..	184	31	3	3	2	17	189	775
27 ..	195	23	5	6	1	10	135	833
28 ..	201	30	2	6	3	11	122	919
29 ..	152	24	6	11	2	5	116	957
30 ..	165	35	7	9	..	7	111	1,022
31 ..	150	18	3	7	1	7	139	1,028
32 ..	156	31	2	6	1	6	180	1,017
33 ..	146	19	5	5	1	6	201	966
34 ..	132	19	6	7	..	2	205	895
35 ..	128	20	1	..	2	1	153	875
36 ..	120	26	4	5	..	5	172	846
37 ..	116	13	5	3	..	4	152	809
38 ..	107	14	3	2	1	5	151	767
39 ..	106	15	3	6	..	3	146	731
40 ..	96	19	7	3	2	5	140	694
41 ..	86	6	2	..	1	3	135	634
42 ..	90	9	5	2	2	1	124	603
43 ..	72	9	1	4	1	4	113	561
44 ..	58	13	4	2	1	3	107	515
45 ..	62	5	..	2	1	3	106	466
46 ..	60	6	4	1	3	1	94	432
47 ..	48	6	1	1	1	..	84	393
48 ..	58	5	2	..	2	6	99	354
49 ..	43	1	1	2	1	3	68	320
50 ..	35	2	1	..	2	..	57	293
51 ..	31	5	2	..	1	3	58	268
52 ..	28	4	8	..	..	2	61	233
53 ..	24	3	1	2	..	1	45	205
54 ..	22	3	2	..	2	1	47	179
55 ..	27	6	3	..	2	..	38	169
56 ..	17	1	8	1	..	1	31	151
57 ..	19	1	4	..	1	1	31	130
58 ..	21	1	2	2	1	..	19	127
59 ..	12	1	2	..	2	1	22	113
60 ..	12	1	2	..	7	1	16	105
61 ..	7	..	2	..	6	..	20	82
62 ..	12	..	2	..	4	..	13	73
63 ..	9	..	3	..	8	1	15	61
64 ..	7	..	1	..	9	..	13	43
65 ..	7	..	1	..	25	1	4	36
66 ..	4	..	..	..	4	..	..	13
67 ..	1	..	..	..	7	..	..	10
68 ..	1	..	..	..	2	..	..	4
69 ..	2	..	..	..	2	..	..	4
70 ..	5	..	1	..	2	..	..	7
71 ..	..	..	..	..	3	..	..	4
72 ..	..	..	..	..	1	..	..	1
73 ..	1	..	..	..	..	..	..	1
74 ..	..	..	..	..	..	..	..	1
75 ..	..	..	..	..	1	..	..	1
Total ..	5,546	4,169	164	311	639	894	7,707	

APPENDIX B—continued.

NO. 3.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.—
SERVICE TABLE.

Age.	Active List.	Mortality.		Discontinuance.						Total Decrement.	
		Rate.	Number of Deaths.	Resignations.		Expulsions.		Retirements.		Rate.	Number
				Rate.	Number	Rate.	Number	Rate.	Number		
x	l_x	q_x^d		q_x^w		q_x^e		q_x^r			
17	100,000	·00092	92	·00947	947	..	..	..	..	·01039	1,039
18	98,961	·00094	93	·01076	1,065	·00080	79	..	..	·01250	1,237
19	97,724	·00098	96	·01144	1,118	·00211	206	..	..	·01453	1,420
20	96,304	·00101	97	·01176	1,133	·00263	253	..	..	·01540	1,483
21	94,821	·00113	107	·01179	1,118	·00310	294	·00066	63	·01668	1,582
22	93,239	·00137	128	·01170	1,091	·00345	322	·00058	54	·01710	1,595
23	91,644	·00155	142	·01131	1,036	·00375	344	·00052	48	·01713	1,570
24	90,074	·00195	176	·01062	957	·00404	364	·00047	42	·01708	1,539
25	88,535	·00242	214	·00975	863	·00429	380	·00040	35	·01686	1,492
26	87,043	·00285	248	·00830	722	·00450	392	·00042	37	·01607	1,399
27	85,644	·00328	281	·00691	592	·00474	406	·00044	38	·01537	1,317
28	84,327	·00358	302	·00593	500	·00492	415	·00046	39	·01489	1,256
29	83,071	·00371	308	·00534	444	·00510	424	·00048	40	·01463	1,216
30	81,855	·00377	309	·00495	405	·00523	428	·00050	41	·01445	1,183
31	80,672	·00366	295	·00462	373	·00535	432	·00058	47	·01421	1,147
32	79,525	·00351	279	·00430	342	·00545	433	·00068	54	·01394	1,108
33	78,417	·00336	263	·00403	316	·00555	431	·00076	60	·01365	1,070
34	77,347	·00325	251	·00380	294	·00555	425	·00080	62	·01335	1,032
35	76,315	·00306	234	·00359	274	·00541	413	·00089	68	·01295	989
36	75,326	·00299	225	·00335	252	·00497	374	·00098	74	·01229	925
37	74,401	·00291	217	·00312	232	·00421	313	·00109	81	·01133	843
38	73,558	·00287	211	·00290	213	·00355	261	·00123	90	·01055	775
39	72,783	·00291	212	·00277	202	·00313	228	·00138	100	·01019	742
40	72,041	·00301	217	·00261	188	·00281	202	·00158	114	·01001	721
41	71,320	·00313	223	·00248	177	·00254	181	·00177	126	·00992	707
42	70,613	·00354	250	·00251	177	·00234	165	·00206	145	·01045	737
43	69,876	·00421	294	·00259	181	·00217	152	·00271	189	·01168	816
44	69,060	·00483	334	·00283	195	·00203	140	·00361	249	·01330	918
45	68,142	·00562	383	·00343	234	·00191	130	·00453	309	·01549	1,056
46	67,086	·00627	421	·00410	275	·00184	123	·00516	346	·01797	1,165
47	65,921	·00702	463	·00488	322	·00182	120	·00544	359	·01916	1,264
48	64,657	·00772	499	·00554	358	·00185	120	·00542	350	·02053	1,327
49	63,330	·00842	533	·00602	381	·00193	122	·00516	327	·02213	1,363
50	61,967	·00917	568	·00644	399	·00209	130	·00501	310	·02271	1,407
51	60,560	·00987	598	·00678	411	·00236	143	·00506	306	·02407	1,458
52	59,102	·01073	634	·00713	421	·00299	177	·00526	311	·02611	1,543
53	57,559	·01148	661	·00736	424	·00359	207	·00584	336	·02827	1,628
54	55,931	·01243	695	·00753	421	·00391	219	·00673	376	·03060	1,711
55	54,220	·01352	733	·00764	414	·00406	220	·00815	442	·03337	1,809
56	52,411	·01474	773	·00773	405	·00410	215	·01033	541	·03690	1,934
57	50,477	·01629	822	·00769	388	·00401	202	·03159	1,595	·05958	3,007
58	47,470	·01825	866	·00765	363	·00384	182	·04212	1,999	·07186	3,410
59	44,060	·02060	908	·00748	330	·00362	159	·05791	2,552	·08961	3,949
60	40,111	·02336	937	·00714	286	·00332	133	·07209	2,892	·10591	4,248
61	35,863	·02569	921	·00652	234	·00303	109	·09732	3,490	·13256	4,754
62	31,109	·02765	860	·00567	176	·00269	84	·13138	4,087	·16739	5,207
63	25,902	·02846	737	·00417	108	·00231	60	·17736	4,594	·21230	5,499
64	20,403	·02838	579	·00222	45	·00190	39	·23943	4,885	·27193	5,548
65	14,855	·02768	411	·00030	4	·00151	22	·32324	4,802	·35273	5,239
66	9,616	..	..	..	..	..	..	..	..	..	..

APPENDIX B (continued)—No. 6.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.

SALARIES OF MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31st DECEMBER, 1908.

Age (nearest Birthday) at 31st December, 1908.	Number of Officers at each Rate of Salary per Annum.																										
	£25	£40	£50	£54	£60	£80	£84	£90	£100	£110	£120	£130	£138	£140	£150	£156	£160	£162	£165	£168	£170	£172/10	£174	£175	£180	£184	£185
16	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
17	..	14	2	..	5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
18	..	15	6	..	14	8	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
19	..	10	6	1	13	6	..	..	5	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..
20	..	10	5	..	6	14	2	..	14	..	2	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..
21	..	6	6	..	2	7	6	..	11	7	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
22	..	2	1	..	2	4	..	..	2	17	9	..	..	9	..	..	..	..	..	..	..	..	..	..	..	..	..
23	..	..	..	..	..	2	..	..	1	18	17	..	..	20	..	..	5	..	..	..	..	..	..	..	..	..	..
24	..	..	..	..	..	1	..	..	2	9	17	..	..	17	..	..	9	..	..	..	..	..	..	..	..	..	2
25	..	..	..	..	..	1	..	1	1	13	14	1	..	24	..	..	36	..	..	..	..	..	..	..	..	..	..
26	..	..	..	..	..	..	..	..	..	2	12	..	..	23	..	..	51	..	..	..	..	..	..	..	..	..	2
27	..	..	..	..	..	..	..	..	..	1	10	..	..	11	..	..	56	..	..	..	..	..	..	..	..	..	6
28	..	..	..	..	..	..	..	..	..	..	7	..	1	11	..	..	47	..	..	..	1	..	..	..	..	..	5
29	..	..	..	..	..	..	..	..	..	..	4	..	..	8	..	..	64	..	..	..	..	..	..	..	..	..	4
30	..	..	..	..	..	..	..	..	..	..	2	..	1	7	..	..	61	..	..	1	..	..	..	..	..	..	14
31	..	..	..	..	..	..	..	..	..	..	1	..	..	5	..	3	78	..	3	..	2	..	..	..	..	..	15
32	..	..	..	..	..	..	..	..	..	..	1	..	..	6	..	..	65	..	2	..	4	..	..	1	1	..	23
33	..	..	..	..	..	..	..	..	..	..	2	..	..	6	..	..	80	..	1	..	4	..	..	2	..	..	29
34	..	..	..	..	..	..	..	..	1	..	2	..	..	9	1	2	89	..	6	..	2	..	..	..	2	..	36
35	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	95	..	5	1	3	..	..	1	..	..	37
36	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	86	..	3	..	1	..	1	2	..	..	46
37	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	73	..	4	..	1	..	..	..	1	2	46
38	..	..	..	..	..	..	..	..	..	1	..	..	..	2	1	1	70	..	3	1	2	..	..	..	1	..	37
39	..	..	..	..	..	..	..	..	1	..	1	..	..	..	..	2	57	..	3	..	1	..	..	2	2	..	38
40	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	2	38	..	2	2	..	4	..	1	..	..	35
41	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	36	..	1	..	..	..	..	2	..	..	41
42	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24	..	2	..	..	1	..	1	..	..	33
43	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	26	..	4	..	..	..	..	1	2	..	24
44	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	12	..	2	..	..	..	..	2	..	..	26
45	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	19	..	1	..	..	..	..	1	..	1	21
46	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	13	..	1	..	1	..	..	..	1	..	11
47	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	13	..	1	..	..	1	..	1	..	..	11
48	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	8	..	1	..	1	1	..	..	1	..	9
49	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	9	..	2	1	2	..	..	1	..	..	8
50	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	..	..	1	..	..	..	..	3	..	7
51	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	10	..	..	..	2	..	..	..	1	..	3
52	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7	..	..	..	..	..	..	..	..	..	3
53	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	9	..	..	..	..	..	..	..	..	..	5
54	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	7	..	..	..	..	..	..	..	..	..	9
55	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	..	..	..	..	..	..	..	..	..	5
56	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6	..	..	..	..	..	..	..	..	..	3
57	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	5	..	..	..	1	..	..	..	..	..	3
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..	..	1	..	..	..
59	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	..	..	..	..	..	..	..	..	..	2
60	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	..	..	..	..	..	..	..	..	..	..
61	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	..	..	..	..	..	..	..	..	..	1
62	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1
63	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..	..	..	..	..	2
64	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	..	..	..	..	..	..	..	1	..	..
65	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..
All ages ..	1	61	26	1	42	43	8	1	37	69	106	1	2	175	2	10	1298	1	52	5	30	7	1	22	17	3	609

APPENDIX B (continued)—No. 6.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS—continued.
SALARIES OF MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908—continued.

Age (nearest Birthday) at 31st December, 1908.	£190	£195	£200	£210	£220	£235	£240	£250	£255	£260	£270	£275	£285	£290	£294/10	£299	£300	£310	£325	£335	£350	£360	£380	£400	£403
16	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
17	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
18	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
19	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
20	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
23	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
24	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
25	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
26	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
27	..	..	..	3	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
28	..	..	..	1	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
29	..	..	..	2	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
30	..	..	..	1	..	5	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	1	..	..
31	..	..	..	5	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
32	..	..	..	9	..	5	..	..	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
33	..	..	..	14	..	5	..	..	..	2	..	..	2	..	..	..	..	2	..	1	..	..	1	..	..
34	..	..	..	16	..	11	..	..	..	7	..	..	6	..	..	..	..	1	..	..	..	..	..	..	..
35	..	..	..	13	..	4	..	..	..	4	..	..	3	..	..	..	..	2	..	1	..	2	..	1	..
36	1	..	3	13	..	10	..	..	..	6	..	..	4	..	..	..	..	3	..	1	..	1	..	1	..
37	1	..	6	12	..	8	..	..	..	7	..	..	8	..	..	..	..	5	..	5	..	1	..	1	..
38	5	..	10	18	..	18	..	..	..	7	..	..	11	..	..	..	..	3	..	1	..	..	2	..	2
39	1	..	6	19	..	14	..	..	..	11	..	..	7	..	..	..	..	4	..	1	..	1	..	..	..
40	4	..	13	23	..	12	..	..	..	10	..	..	8	..	..	..	..	4	..	2	..	..	1	..	..
41	1	..	14	25	..	12	..	..	..	14	..	..	11	..	..	..	..	2	..	2	..	5	2	1	..
42	1	..	9	22	..	17	..	..	..	9	..	..	14	..	..	..	..	2	..	2	..	1	1	1	..
43	2	..	7	35	..	14	1	..	..	12	1	..	14	..	..	..	..	4	..	..	6	1	1	1	..
44	..	..	9	36	..	20	..	..	..	14	..	..	21	1	..	..	..	9	..	6	..	2	..	2	..
45	..	..	1	25	1	10	1	..	..	21	1	..	17	..	..	..	..	3	..	4	..	..	1	5	..
46	..	..	3	21	2	20	1	..	..	12	..	..	22	..	..	..	1	3	..	..	..	5	1	..	..
47	1	1	..	24	..	19	..	..	..	13	..	..	15	..	..	..	1	12	..	3	..	1	2	..	..
48	..	2	1	20	..	17	..	1	..	8	..	..	19	..	..	..	1	4	..	3	..	2	1	5	..
49	..	..	3	12	..	14	1	..	..	12	..	..	9	..	..	..	1	7	..	2	..	1	2	1	..
50	..	1	..	15	..	13	2	1	..	6	..	..	8	1	..	..	1	7	2	4	..	3	2	6	..
51	..	..	..	6	..	5	1	..	..	5	..	..	12	..	..	..	1	6	..	10	1	2	2	5	..
52	..	..	..	9	..	3	2	..	..	7	..	..	9	..	..	1	3	6	..	7	..	3	2	7	..
53	..	..	..	8	..	3	1	..	..	8	..	..	6	..	1	..	1	5	1	5	..	6	4	7	..
54	..	..	2	5	..	4	..	..	..	4	..	..	10	..	..	..	6	..	..	4	1	5	2	4	..
55	..	..	..	4	..	1	1	..	..	2	..	..	3	..	..	..	1	1	..	2	..	1	3	4	..
56	..	..	..	5	..	2	2	..	..	4	..	..	4	..	..	..	..	3	..	1	..	3	1	..	..
57	..	..	1	4	..	..	..	1	..	2	..	..	4	1	..	..	2	2	..	1	..	4	..	5	..
58	..	..	..	2	..	6	..	..	..	3	..	1	3	..	1	..	1	3	..	2	2	2	2	1	..
59	..	..	..	1	..	3	..	..	..	5	1	..	2	..	..	..	2	3	..	..	2	1	2	1	..
60	..	..	..	1	..	2	..	..	..	2	..	..	2	..	..	..	..	..	..	4	1	2	3	1	..
61	..	..	..	2	..	1	..	..	..	2	..	..	..	..	..	..	..	..	..	2	..	2	2	3	..
62	..	..	1	2	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	2	..	1	2	1	..
63	..	..	..	1	..	1	..	..	..	..	..	..	2	..	..	..	1	3	..	..	..	..	1	..	..
64	..	..	1	4	..	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	2	4	..
65	..	..	1	1	..	..	1	..	1	1	1	..	1	..	..	..	..	..	..	1	..	..	1	..	..
All ages	17	4	92	443	3	288	14	3	1	226	4	1	263	3	2	1	20	116	5	79	7	58	45	72	1

APPENDIX B (continued)—No. 6.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS—continued.
SALARIES OF MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908—continued.

Age (nearest Birthday) at 31st December, 1908.	Number of Officers at each Rate of Salary per Annum.																										Number of Officers.	Average Rate of Salary at each Age.	
	£420	£425	£430	£440	£448	£450	£460	£480	£485	£500	£520	£530	£535	£540	£550	£560	£580	£600	£650	£700	£725	£750	£800	£850	£900	£1,000			£1,200
16	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	£ 40·00
17	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	21	45·71
18	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	44	56·36
19	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	42	63·10
20	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	54	75·52
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	48	82·38
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	46	108·26
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	64	126·41
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	57	131·58
25	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	99	143·03
26	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	91	149·67
27	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	88	156·65
28	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	75	157·84
29	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	86	162·09
30	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	94	169·66
31	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	115	166·37
32	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	121	174·26
33	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	155	178·30
34	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	196	181·36
35	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	175	181·62
36	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	185	188·08
37	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	183	196·74
38	..	1	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	199	203·29
39	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	173	197·80
40	..	..	..	..	2	..	..	1	..	..	1	..	..	..	..	1	..	..	..	..	1	..	..	..	..	..	..	169	208·98
41	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	1	..	..	..	1	..	173	222·05
42	..	1	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	1	..	..	..	..	1	..	..	144	225·89
43	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	150	215·02
44	..	..	..	..	2	..	..	1	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	2	..	..	172	246·54
45	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	135	233·59
46	..	..	..	..	2	..	..	..	..	1	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	123	246·50
47	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	123	241·26
48	..	4	..	..	..	2	2	2	..	..	..	..	..	..	..	..	1	2	..	..	..	1	..	..	..	..	..	116	269·98
49	..	1	..	..	1	..	2	..	..	1	..	..	..	..	..	1	1	..	..	1	..	..	..	1	1	..	..	95	257·78
50	..	..	..	..	2	..	..	2	..	1	..	..	..	1	..	1	..	..	1	..	..	..	1	1	..	..	..	98	291·33
51	..	..	..	..	1	..	..	..	..	1	..	..	..	..	..	1	..	1	..	..	..	..	..	1	..	1	..	80	287·38
52	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	1	..	..	78	300·12
53	..	..	..	..	1	..	..	2	..	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	1	..	75	299·79
54	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	67	275·45
55	..	2	..	..	..	..	..	..	..	2	..	..	..	..	..	..	1	..	..	..	..	..	..	..	2	1	..	37	299·32
56	..	1	..	..	..	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	41	321·10
57	..	..	..	..	3	..	1	..	1	1	2	..	..	..	..	..	..	1	..	..	1	1	..	..	..	..	..	47	317·87
58	..	1	..	..	1	..	1	..	..	..	2	..	..	..	..	..	..	..	1	..	1	..	..	..	..	..	..	39	312·68
59	..	..	..	..	1	..	1	..	..	..	1	..	..	..	..	..	..	1	..	2	..	..	..	1	..	..	..	36	281·39
60	..	..	..	..	1	..	1	..	..	2	1	1	..	..	..	..	1	1	2	1	..	..	..	1	..	..	..	33	379·12
61	..	..	1	..	..	..	1	..	..	2	..	..	1	1	1	..	1	2	1	..	1	..	..	..	..	..	..	29	363·10
62	..	..	1	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1	..	1	..	..	..	..	..	..	..	17	347·65
63	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	1	..	1	..	17	345·59
64	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	1	..	..	..	21	299·05
65	..	1	..	1	..	..	2	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	15	302·33
66	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	1	..	1	600·00
67	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	1	1,000·00
All ages	19	1	1	19	1	2	14	9	3	14	8	1	1	3	1	4	4	15	3	6	1	3	1	3	6	4	1	4,546	209·34

APPENDIX B (continued)—No. 7.—GENERAL DIVISION.
SALARIES OF MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st Dec., 1908.	Number of Officers at each Rate of Salary per Annum.																											
	£26	£32	£39	£42	£50	£52	£60	£65	£72	£78	£84	£96	£106	£110	£113	£114	£115	£116	£118	£120	£125	£126	£130	£132	£133/0/6	£138	£140	£140/17
13	10	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
14	138	6	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15	395	138	3	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
16	181	358	72	..	..	3	15	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
17	11	213	170	..	22	29	69	..	13	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
18	..	44	91	1	..	82	109	..	65	..	6	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
19	..	18	6	..	..	34	63	..	136	..	35	2	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..
20	..	7	..	..	..	2	25	..	83	..	67	4	..	..	..	..	..	1	..	1	..	..	..	..	..	..	..	..
21	..	4	..	..	..	1	1	..	10	..	52	10	..	43	..	7	..	..	..	..	..	..	..	..	..	..	..	..
22	..	..	..	..	..	..	..	..	..	..	19	6	..	177	..	11	..	..	..	10	..	5	..	..	..	..	..	..
23	..	..	..	..	..	..	..	..	1	..	8	5	..	240	..	21	..	..	..	12	..	14	..	1	..	1	..	..
24	..	..	..	..	..	1	..	..	1	..	14	3	1	235	..	20	..	..	..	19	..	6	..	..	..	..	..	..
25	..	1	..	..	..	..	..	1	1	..	8	..	..	188	..	32	..	..	..	27	..	11	..	1	..	2	..	..
26	..	..	..	..	..	..	..	..	..	..	3	..	..	105	..	40	..	..	..	19	..	11	..	1	..	5	..	..
27	..	..	..	..	..	..	..	..	..	..	1	..	..	58	..	21	2	..	..	17	..	18	..	1	..	12	1	..
28	..	..	..	..	..	..	..	..	..	..	1	..	..	38	..	28	6	..	..	14	..	19	..	2	..	5	1	..
29	..	..	..	..	..	..	..	..	..	..	1	..	..	20	..	26	2	..	..	23	1	15	..	5	..	10	1	..
30	..	..	..	..	..	..	..	..	..	..	2	..	..	7	..	14	4	..	..	18	..	29	..	9	..	8	1	..
31	..	..	..	..	..	..	..	..	..	1	..	..	..	13	..	15	12	..	..	26	..	19	..	12	..	18	..	..
32	..	..	..	..	..	..	..	..	..	..	..	..	..	9	..	24	5	..	..	22	1	40	..	13	..	23	4	..
33	..	..	..	..	..	..	..	..	..	..	..	..	..	8	1	21	4	..	1	23	..	48	..	28	1	28	1	..
34	..	..	..	..	..	..	1	..	..	..	..	1	1	6	..	12	1	..	..	21	..	51	..	27	1	33	3	..
35	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	12	2	..	..	7	..	32	..	22	..	27	..	..
36	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6	..	..	..	14	..	15	..	21	..	55	1	..
37	..	..	..	..	..	..	..	..	..	..	..	..	..	6	..	7	..	..	..	8	..	14	..	9	..	44	..	1
38	..	..	..	..	..	..	1	..	..	..	..	..	..	1	..	4	..	..	..	2	..	10	..	14	..	67	..	..
39	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	3	..	..	..	3	..	8	..	3	..	51	3	..
40	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	3	..	..	..	7	..	13	..	7	1	35	..	..
41	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	2	..	..	..	4	..	8	1	8	1	29	3	..
42	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	..	..	..	3	..	9	..	4	..	32	1	..
43	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	..	5	..	10	..	4	..	19	2	..
44	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	1	..	..	..	3	..	8	..	1	1	22	..	1
45	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	..	2	..	8	..	4	..	17	..	..
46	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	3	..	2	1	18	1	..
47	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	1	..	..	..	..	6	..	3	..	1	9	1	..
48	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	..	7	..	9	..	1	1	6	1	..
49	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	9	..	1	..	1	6	..	..
50	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	5	..	2	..	2	1	..
51	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	5	..	1	..	1	6	..	..
52	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	2	..	1	..	3	..	..	..
53	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..	..	4	..	1	3	..	6	1	..
54	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	1	..	..	..	1	..	..
55	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	4	..	..	..	5	1	..
56	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	1	..	..	2	1	..
57	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	7	..	1	..	1	2	..
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	2	..	..
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	1	..	..	..	2	..	..
60	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	2	..	..	..	..	..	..
61	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	2	..	..	..	2	..	..
62	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..	..	1	..	2	1	..
63	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..
64	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..
65	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
All ages	735	780	342	1	22	152	284	1	310	1	217	31	2	1166	1	354	39	1	1	322	2	484	3	212	7	610	32	3

SALARIES OF MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908—continued.

Age (nearest Birthday) at 31st Dec., 1908.	Number of Officers at each Rate of Salary per Annum.																							
	£144	£145	£148/13/6	£150	£155	£156	£156/10	£160	£162	£164/6/6	£165	£168	£170	£172	£173	£174	£175	£180	£185	£186	£187/16/	£190	£192	£195
13	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
14	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
15	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
16	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
17	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
18	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
19	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
20	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
22	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
23	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
24	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
25	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
26	1	..	..	1	..	..	..	..	1	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..
27	4	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
28	4	..	..	2	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
29	5	..	..	1	1	1	1	2	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
30	7	..	..	1	..	2	1	5	..	..	2	1	..	..	..	..	2	1	..	..	..	..	..	..
31	12	..	..	2	1	3	..	..	1	..	1	..	..	..	..	..	2	..	..	..	..	..	..	..
32	11	..	..	6	..	10	2	3	3	..	..	3	..	..	..	1	..	1	..	..	..	..	..	..
33	14	..	..	2	..	11	1	1	1	1	..	3	..	..	..	1	..	1	..	..	..	..	1	..
34	15	1	..	6	..	13	1	1	5	..	..	2	2	..	..	..	1	1	1	..	..	..	..	..
35	15	..	..	7	..	11	1	3	5	..	..	3	..	..	..	..	..	4	1	..	..	..	..	..
36	17	..	1	11	..	14	..	1	3	..	1	5	1	..	..	2	..	3	..	..	..	..	1	..
37	10	..	..	9	..	19	..	3	1	..	1	9	..	..	..	2	1	3	1	..	..	..	1	..
38	10	..	..	9	..	6	..	3	1	..	..	11	1	..	..	..	9	..	..	..	..	2	1	..
39	13	..	2	11	..	19	..	2	6	..	..	4	1	..	..	1	6	..	1	..	..	..	1	..
40	8	..	1	11	..	32	..	..	4	1	..	8	1	..	..	..	5	..	..	..	..	..	1	..
41	4	..	..	8	1	27	..	3	5	..	1	13	1	..	..	2	1	7	2	..	..	1	1	..
42	3	..	..	5	..	25	..	3	8	..	..	8	1	..	..	3	6	..	..	..	..	2	..	..
43	5	..	..	9	..	18	..	1	1	..	..	4	..	..	..	13	13	..	..	..	..	..	..	..
44	4	..	..	9	..	16	..	2	2	..	1	9	..	..	..	17	3	..	..	..	..	..	2	..
45	5	..	..	8	..	24	..	2	2	..	..	7	2	..	..	11	7	..	..	..	..	..	..	..
46	8	..	..	16	..	3	..	..	..	..	..	3	..	..	..	10	8	1	..	..	..	..	..	..
47	3	..	..	12	..	7	..	1	2	..	1	7	..	..	..	10	10	1	..	..	..	..	..	..
48	3	..	1	9	..	16	1	..	3	..	..	6	2	..	..	15	8	..	..	..	..	1	..	1
49	4	..	..	1	..	6	..	..	..	..	..	4	1	..	..	14	9	..	..	..	..	1	..	3
50	1	..	..	5	..	4	..	..	2	..	..	2	1	..	..	12	6	..	..	..	..	..	1	..
51	1	..	..	3	..	7	1	..	1	..	..	7	2	..	..	11	4	..	..	..	..	..	..	2
52	5	1	..	2	..	12	..	1	2	..	..	4	..	..	..	5	..	6	..	..	..	..	..	3
53	..	..	..	7	..	5	..	..	1	..	..	4	1	..	..	4	..	9	..	..	..	..	1	3
54	2	..	..	3	..	5	1	..	1	..	..	4	3	1	..	5	..	5	..	..	1	..	..	6
55	2	..	..	3	..	9	..	..	2	..	..	1	..	..	..	1	..	2	..	..	..	1	..	2
56	..	1	..	4	..	2	..	1	..	..	..	3	1	..	..	1	1	2	..	..	..	..	..	3
57	1	..	..	2	..	2	..	..	1	..	..	2	2	..	1	..	..	2	..	..	..	..	..	4
58	..	1	..	3	..	3	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	2
59	3	..	..	4	..	1	..	..	..	..	..	1	1	..	..	1	..	3	..	..	..	..	..	1
60	1	..	..	4	..	3	..	..	..	..	..	..	..	..	..	..	4	..	..	..	..	..	..	..
61	3	..	..	2	..	2	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1
62	1	..	..	3	..	1	..	1	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..
63	1	..	..	2	..	3	..	..	..	1	..	1	..	..	..	..	1	..	..	..	..	..	..	..
64	2	..	..	2	..	3	..	..	..	1	..	1	..	..	..	..	1	..	..	..	..	..	..	..
65	..	..	..	2	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
All ages	214	4	5	192	3	364	10	43	66	2	9	144	24	1	1	141	7	150	7	1	1	7	10	36

SALARIES OF MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1938—continued.

Age (nearest Birthday) at 31st Dec., 1908.	Number of Officers at each Rate of Salary per Annum.																												Number of Officers.	Average Rate of Salary at each Age.
	£196	£198	£200	£204	£205	£210	£215	£216	£220	£222	£223	£225	£228	£230	£240	£246	£250	£260	£265	£276	£284	£285	£300	£310	£336	£348				
13	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	10	26'00		
14	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	144	26'25		
15	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	537	27'68		
16	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	629	31'84		
17	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	527	40'64		
18	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	398	52'73		
19	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	296	65'91		
20	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	190	73'96		
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	134	93'60		
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	229	108'60		
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	305	110'75		
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	303	109'85		
25	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	273	111'16		
26	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	189	114'49		
27	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	135	117'91		
28	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	122	118'90		
29	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	116	122'87		
30	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	111	127'82		
31	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	139	127'08		
32	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	180	130'91		
33	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	201	130'42		
34	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	205	133'71		
35	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	153	137'20		
36	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	172	140'15		
37	..	..	..	..	..	..	..	1	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	152	142'95		
38	..	..	..	2	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	151	143'81		
39	..	1	1	..	..	..	..	1	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	146	147'63		
40	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	140	145'59		
41	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	135	149'36		
42	..	..	..	2	..	1	..	1	..	1	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	124	152'45		
43	..	1	1	2	..	..	..	..	..	..	..	..	1	1	1	..	..	..	..	..	..	..	..	..	..	..	113	154'83		
44	..	1	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	107	154'64		
45	..	..	2	..	..	2	..	..	..	..	..	..	2	..	..	..	..	..	..	..	1	..	..	..	..	..	106	155'74		
46	..	..	3	..	..	4	..	..	..	..	..	..	5	..	1	..	..	..	..	..	..	..	..	..	..	..	94	160'74		
47	..	..	..	1	..	1	..	1	..	4	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	84	163'45		
48	..	1	..	..	..	3	1	..	..	1	..	..	3	..	..	..	..	..	..	..	..	..	1	..	1	1	99	166'65		
49	..	..	..	1	..	..	..	1	..	..	..	..	3	..	1	..	..	..	..	..	..	..	1	..	..	..	68	166'47		
50	..	..	..	..	..	1	..	1	..	..	..	..	3	..	1	..	..	..	..	..	..	..	..	..	..	..	57	170'14		
51	..	..	..	1	..	1	..	..	..	2	..	..	4	1	..	..	..	1	..	..	..	..	..	1	..	1	58	175'77		
52	..	1	1	..	..	..	..	2	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	61	159'36		
53	..	..	1	2	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	45	169'31		
54	..	..	..	..	..	1	..	..	..	1	1	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	47	171'03		
55	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	38	159'21		
56	..	..	1	1	..	..	..	..	..	1	..	..	3	..	..	1	..	..	..	..	..	..	..	..	..	..	31	169'48		
57	..	..	1	..	..	1	..	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	31	161'94		
58	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	..	1	..	1	..	..	..	..	..	..	19	171'26		
59	..	..	2	..	..	..	..	..	..	..	..	..	1	..	..	1	..	1	..	..	..	..	..	..	..	..	22	171'09		
60	..	..	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	16	157'06		
61	..	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	20	159'85		
62	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	13	163'77		
63	..	..	..	..	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	15	153'67		
64	..	..	..	..	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	13	164'00		
65	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	171'75		
All ages	1	5	17	13	1	19	1	8	1	11	1	1	40	2	5	1	2	2	1	1	1	1	2	1	1	2	7,707	101'65		

APPENDIX B (continued)—No. 8.—CLERICAL DIVISION.

SALARIES OF FEMALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st Dec., 1908.		Number of Officers at each Rate of Salary per Annum.																		Number of Officers.	Average Rate of Salary at each Age.
		£25.	£30.	£45.	£60.	£72.	£100.	£110.	£120.	£140.	£160.	£165.	£170.	£175.	£180.	£185.	£210.	£235.	£265.		
20	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	£ 60·00	
21	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	60·00	
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
23	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	110·00	
24	..	..	..	..	..	1	1	2	2	1	..	..	..	..	..	..	..	..	7	127·14	
25	..	..	..	..	..	1	3	1	1	3	..	..	..	..	..	..	..	..	9	130·00	
26	..	..	..	..	..	1	1	1	1	1	..	..	..	..	..	..	..	..	3	130·00	
27	..	..	..	..	..	..	1	2	3	..	..	..	..	..	..	..	..	..	5	132·00	
28	..	..	..	..	..	3	..	2	2	2	..	..	..	..	..	..	..	..	7	132·86	
29	..	..	..	..	..	1	2	1	2	2	..	..	..	..	..	..	..	..	6	135·00	
30	..	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..	1	160·00	
31	..	..	..	..	..	2	..	2	1	1	..	..	..	..	..	..	..	..	6	123·33	
32	..	..	..	..	..	..	2	..	1	3	..	1	..	..	..	..	..	..	7	147·29	
33	..	..	..	..	..	..	..	2	2	..	..	1	..	..	..	..	..	..	3	150·00	
34	..	..	..	..	..	..	..	..	1	7	..	..	..	..	..	..	..	..	8	157·50	
35	..	..	..	..	..	..	..	2	4	9	..	..	..	..	..	..	..	..	15	149·33	
36	..	..	..	..	..	2	..	6	5	..	..	..	..	..	..	..	..	..	13	143·08	
37	..	..	..	..	..	..	2	..	3	10	..	..	..	..	..	..	..	..	13	155·38	
38	..	..	..	..	..	..	..	..	10	8	..	..	..	..	2	..	..	..	20	152·50	
39	..	..	..	..	..	..	..	..	3	5	..	..	..	..	1	..	..	..	10	151·50	
40	..	..	..	..	..	1	..	2	3	11	..	..	..	..	2	..	..	..	18	155·00	
41	..	..	..	..	..	..	..	2	4	7	1	1	..	..	..	..	..	..	15	150·33	
42	..	..	..	..	..	..	..	2	9	4	..	..	..	1	1	..	..	..	17	147·35	
43	..	..	..	..	..	..	..	1	5	..	..	..	..	..	1	..	..	..	8	154·38	
44	..	..	..	..	..	1	..	1	4	2	..	..	..	..	2	2	..	..	12	152·08	
45	..	..	1	..	..	..	1	1	2	..	..	..	..	..	..	1	..	..	8	138·13	
46	..	1	..	..	..	1	1	1	5	6	..	..	1	..	3	1	..	..	16	152·81	
47	..	..	..	..	..	1	1	1	6	..	..	..	..	..	..	..	..	..	14	160·00	
48	..	..	..	..	..	1	..	3	6	1	..	..	..	..	2	1	..	..	7	158·57	
49	..	..	..	..	..	..	1	1	3	..	..	..	..	..	1	..	..	..	17	157·76	
50	..	..	..	..	1	..	..	1	7	4	..	..	..	..	2	1	..	1	8	167·50	
51	..	..	..	..	..	..	..	1	4	..	..	..	..	..	1	..	..	..	5	139·00	
52	..	..	..	..	..	1	1	2	..	..	..	..	..	..	1	..	..	..	8	160·00	
53	..	..	..	..	..	..	1	2	2	1	..	..	..	..	1	1	..	..	5	140·00	
54	..	..	..	..	..	..	..	5	..	..	..	..	..	..	..	1	..	..	5	150·00	
55	..	..	..	1	..	..	..	..	3	1	..	..	..	..	1	1	..	..	6	162·50	
56	..	..	..	..	..	..	..	3	1	..	..	..	..	..	1	..	..	..	6	135·00	
57	..	1	..	..	..	..	..	2	2	..	..	..	..	..	1	..	..	..	7	145·71	
58	..	..	..	..	..	1	1	1	..	2	..	..	..	..	2	..	1	..	2	177·50	
59	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	1	140·00	
60	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..	..	1	160·00	
61	..	..	..	..	..	..	..	..	1	1	..	..	..	..	1	..	..	..	3	161·67	
62	..	..	..	..	..	..	..	1	1	..	..	..	..	..	1	..	..	..	4	151·25	
63	..	..	..	..	..	..	..	1	1	1	..	..	..	..	1	1	..	..	1	210·00	
64	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	
All ages	..	1	1	1	3	1	5	22	28	95	125	2	4	1	1	27	11	1	1	330	148·79

APPENDIX B (continued)—No. 9.—GENERAL DIVISION.

SALARIES OF FEMALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st Dec., 1908.	Number of Officers at each Rate of Salary per Annum.																		Number of Officers.	Average Rate of Salary at each Age.	
	£26.	£32.	£39.	£50.	£52.	£60.	£72.	£84.	£96.	£110.	£114.	£120.	£126.	£132.	£138.	£140.	£144.	£150.			£168.
16	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	£ 29·00	
17	..	22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	22	32·00	
18	..	35	7	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	42	33·17	
19	..	52	20	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	74	34·43	
20	..	56	28	..	2	1	..	..	..	..	..	..	..	..	..	..	..	..	87	35·03	
21	..	34	19	..	5	1	1	..	..	3	..	..	..	..	..	..	..	..	63	40·49	
22	..	23	6	..	7	..	1	..	..	12	..	..	..	..	..	..	..	..	49	55·63	
23	..	14	10	..	4	..	..	1	..	11	..	..	..	..	..	..	..	..	40	58·50	
24	..	12	5	..	6	..	1	..	..	36	..	..	..	..	..	..	..	..	60	82·05	
25	..	8	7	..	1	..	..	1	..	26	..	..	..	..	..	..	..	..	43	81·98	
26	..	6	2	..	1	..	..	1	..	43	..	..	..	..	..	..	..	..	53	96·15	
27	..	..	2	1	2	..	..	1	1	45	2	1	..	..	..	..	..	..	55	103·82	
28	..	1	..	..	..	..	..	1	..	38	4	..	1	..	..	..	..	..	45	108·40	
29	..	..	..	..	..	1	..	..	..	24	2	..	..	..	..	..	..	..	27	108·44	
30	..	..	..	..	..	..	..	..	..	21	1	..	..	..	1	..	..	..	23	111·39	
31	..	..	..	..	..	..	..	..	..	17	..	..	1	..	..	..	1	..	19	112·95	
32	..	..	..	..	..	..	..	1	..	24	1	..	2	..	2	1	..	..	31	113·10	
33	..	..	..	..	..	..	..	1	..	18	4	..	2	..	..	..	..	..	25	110·88	
34	..	..	..	..	..	..	..	..	..	12	1	..	1	..	..	..	..	..	14	111·43	
35	..	..	..	..	..	..	..	..	..	11	1	..	3	..	..	..	..	..	15	113·47	
36	..	..	..	..	..	..	..	..	..	14	..	..	4	..	..	..	..	..	18	113·56	
37	..	..	..	..	1	..	..	..	..	6	1	..	8	..	..	..	..	..	16	114·63	
38	..	..	..	..	1	..	..	..	..	7	1	..	6	..	..	..	..	..	15	112·80	
39	..	..	..	..	..	..	..	..	..	2	..	..	5	..	..	..	..	..	7	121·43	
40	..	..	..	..	..	..	..	..	..	3	2	..	5	..	1	..	..	..	11	120·55	
41	..	..	..	..	..	..	..	..	..	3	..	1	6	1	1	..	..	..	12	123·00	
42	..	..	..	..	..	..	..	..	..	5	1	1	6	..	..	..	..	..	13	118·46	
43	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..	3	126·00	
44	..	..	..	..	..	..	..	..	..	6	1	..	4	..	..	..	..	..	11	116·18	
45	..	..	..	..	..	..	..	..	..	3	1	..	4	..	..	..	..	..	8	118·50	
46	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..	3	126·00	
47	..	..	..	..	..	..	..	..	..	3	1	..	..	..	..	..	..	1	5	118·80	
48	..	..	..	..	1	..	..	..	..	..	..	..	2	..	2	..	..	..	5	116·00	
49	..	..	..	..	..	..	..	..	..	3	..	1	4	..	..	..	..	..	8	119·25	
50	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	..	..	2	118·00	
51	..	..	..	..	..	..	..	..	..	..	1	1	..	..	1	..	..	..	3	124·00	
52	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	1	2	138·00	
53	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	..	3	148·00	
54	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	..	..	2	118·00	
55	..	..	..	..	..	..	..	..	..	1	..	..	1	..	1	..	..	..	3	124·67	
56	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
57	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	2	130·00	
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	1	..	2	141·00	
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
60	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	1	126·00	
61	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	1	120·00	
All ages ..	1	264	106	1	33	3	3	7	1	399	25	7	75	1	12	2	1	3	1	945	79·69

APPENDIX B—continued.

No. 10.—COMMONWEALTH PUBLIC SERVICE.

SALARY SCALES AS AT 31ST DECEMBER, 1908.

Age.	Males.						Females.	
	Administrative, Professional, and Clerical Divisions.			General Division.			Adminis- trative, Profes- sional, and Clerical Divisions.	General Division.
	s_x	$\bar{s}_x$	z_x	s_x	$\bar{s}_x$	z_x	s_x	s_x
x	£	£	£	£	£	£	£	£
14	..	..	..	26	27	..	..	..
15	..	..	..	28	30	..	..	..
16	..	..	..	32	36	29	..	29
17	47	51	..	40	46	33	..	31
18	56	60	..	52	59	41	..	33
19	64	69	56	66	73	53	..	35
20	74	80	65	81	87	66	60	38
21	87	95	75	92	96	80	61	43
22	102	111	88	100	103	91	62	51
23	120	127	103	105	107	99	66	62
24	134	138	119	110	111	105	110	74
25	142	145	132	113	114	109	122	86
26	148	151	141	115	117	113	127	94
27	154	157	148	118	119	115	132	101
28	160	162	154	120	122	118	134	105
29	164	166	159	123	124	120	137	108
30	168	170	164	125	127	123	140	111
31	172	174	168	128	129	125	142	112
32	176	178	172	130	131	128	143	113
33	180	181	176	132	133	130	144	113
34	183	185	180	134	136	132	146	114
35	187	189	183	137	139	134	146	114
36	191	193	187	140	141	137	147	115
37	195	197	191	142	143	140	148	115
38	199	201	195	144	145	142	148	116
39	204	206	199	146	147	144	148	117
40	208	211	204	148	149	146	149	117
41	214	217	209	150	151	148	149	118
42	220	223	214	152	153	150	149	119
43	226	229	220	154	155	152	149	120
44	232	236	226	156	156	154	150	120
45	239	242	232	157	157	156	150	121
46	246	250	239	158	159	157	150	122
47	254	258	246	160	160	158	150	123
48	262	267	254	161	161	160	150	124
49	271	276	262	162	162	161	150	125
50	280	284	271	163	163	162	150	126
51	287	290	279	164	164	163	151	127
52	293	296	287	164	164	164	151	128
53	299	301	293	164	164	164	151	129
54	304	307	299	165	165	164	152	130
55	309	311	304	165	165	165	152	131
56	313	315	309	165	165	165	153	132
57	317	319	313	165	165	165	154	133
58	321	323	317	165	165	165	155	134
59	325	327	321	165	165	165	156	135
60	328	330	325	165	165	165	157	136
61	331	332	328	165	165	165	158	137
62	333	334	331	165	165	165	160	138
63	335	336	333	165	165	165	162	139
64	336	337	335	166	166	166	163	140
65	338	339	336	166	166	166	164	141

APPENDIX B—*continued.*No. 11.—CONJUGAL CONDITION OF MALE OFFICERS IN THE COMMONWEALTH
PUBLIC SERVICE ON 31ST DECEMBER, 1908.

Age (nearest Birthday) at 31st December, 1908.	Administrative, Professional, and Clerical Divisions.						General Division.					
	Never Married.	Married.	Widowed.	Divorced.	Not Stated.	Total.	Never Married.	Married.	Widowed.	Divorced.	Not Stated.	Total.
Under 15	..	..	..	..	..	..	154	..	..	..	..	154
15 ..	..	..	..	..	..	..	537	..	..	..	..	537
16 ..	3	..	..	..	..	3	629	..	..	..	..	629
17 ..	21	..	..	..	..	21	527	..	..	..	..	527
18 ..	44	..	..	..	..	44	398	..	..	..	..	398
19 ..	42	..	..	..	..	42	296	..	..	..	..	296
20 ..	54	..	..	..	..	54	190	..	..	..	..	190
21 ..	47	1	..	..	..	48	112	5	..	..	17	134
22 ..	43	2	..	..	1	46	197	19	..	..	13	229
23 ..	59	3	..	..	2	64	230	41	1	..	33	305
24 ..	44	10	..	..	3	57	213	59	..	..	31	303
25 ..	71	25	..	..	3	99	166	74	..	..	33	273
26 ..	63	25	..	..	3	91	108	61	..	..	20	189
27 ..	41	43	..	..	4	88	67	54	..	..	14	135
28 ..	38	35	1	..	1	75	51	50	1	..	20	122
29 ..	39	36	..	..	11	86	46	51	..	..	19	116
30 ..	32	55	..	..	7	94	38	64	..	..	9	111
31 ..	36	67	..	..	12	115	35	91	2	..	11	139
32 ..	30	81	..	..	10	121	48	106	4	..	22	180
33 ..	37	107	2	..	9	155	47	130	1	..	23	201
34 ..	34	143	3	..	16	196	40	141	2	..	22	205
35 ..	40	124	1	1	9	175	25	103	1	..	24	153
36 ..	35	137	2	1	10	185	26	111	1	..	34	172
37 ..	30	132	6	..	15	183	16	108	1	..	27	152
38 ..	36	145	3	..	15	199	22	106	4	..	19	151
39 ..	27	127	4	..	15	173	17	97	3	1	28	146
40 ..	22	125	9	..	13	169	14	107	2	1	16	140
41 ..	22	135	5	..	11	173	18	91	7	..	19	135
42 ..	18	110	6	..	10	144	13	95	3	..	13	124
43 ..	20	115	3	..	12	150	13	86	1	1	12	113
44 ..	15	145	2	..	10	172	7	83	5	..	12	107
45 ..	11	115	4	1	4	135	14	75	3	..	14	106
46 ..	11	104	4	..	4	123	3	78	3	..	10	94
47 ..	10	102	6	..	5	123	8	56	3	..	17	84
48 ..	6	97	..	..	13	116	2	80	4	..	13	99
49 ..	11	72	5	..	7	95	6	53	2	..	7	68
50 ..	8	75	6	..	9	98	..	48	2	..	7	57
51 ..	6	63	4	..	7	80	5	35	4	..	14	58
52 ..	2	66	4	..	6	78	2	51	2	..	6	61
53 ..	3	60	4	..	8	75	2	33	1	..	9	45
54 ..	2	59	2	..	4	67	3	36	3	..	5	47
55 ..	4	28	1	2	2	37	2	30	4	..	2	38
56 ..	3	35	2	..	1	41	2	24	1	..	4	31
57 ..	5	37	1	..	4	47	3	22	..	..	6	31
58 ..	1	32	3	..	3	39	1	12	1	..	5	19
59 ..	4	25	2	..	5	36	2	15	1	..	4	22
60 ..	3	18	2	1	9	33	1	9	..	..	6	16
61 ..	1	23	2	..	3	29	2	13	3	..	2	20
62 ..	1	14	1	..	1	17	..	6	2	..	5	13
63 ..	..	14	1	..	2	17	1	8	2	..	4	15
64 ..	..	8	..	..	13	21	..	1	..	..	12	13
65 ..	..	..	..	..	15	15	..	..	..	..	4	4
66 ..	..	..	..	..	1	1	..	..	..	..	..	..
67 ..	..	..	..	..	1	1	..	..	..	..	..	..
Total ..	1,135	2,975	101	6	329	4,546	4,359	2,618	80	3	647	7,707

APPENDIX B—*continued.*No. 12.—COMMONWEALTH PUBLIC SERVICE.—GRADUATED CONJUGAL
CONDITION RATIOS AS AT 31st DECEMBER, 1908.

Age (nearest Birthday) at 31st December, 1908.					Ratio of Number of Married Men to Total Number of Officers.		Ratio of Number of Married, Widowed, and Divorced Men to Total Number of Officers.	
					Administrative, Professional, and Clerical Divisions.	General Division.	Administrative, Professional, and Clerical Divisions.	General Division.
21	..	..	..	..	·010	·048	·017	·034
22	..	..	..	..	·033	·110	·033	·100
23	..	..	..	..	·070	·176	·068	·171
24	..	..	..	..	·170	·238	·175	·238
25	..	..	..	..	·258	·300	·276	·303
26	..	..	..	..	·338	·360	·359	·365
27	..	..	..	..	·410	·422	·430	·427
28	..	..	..	..	·477	·487	·494	·489
29	..	..	..	..	·539	·546	·550	·548
30	..	..	..	..	·597	·603	·604	·603
31	..	..	..	..	·653	·650	·656	·658
32	..	..	..	..	·703	·693	·697	·706
33	..	..	..	..	·735	·732	·733	·743
34	..	..	..	..	·757	·761	·754	·768
35	..	..	..	..	·773	·782	·773	·788
36	..	..	..	..	·788	·798	·788	·806
37	..	..	..	..	·800	·812	·803	·822
38	..	..	..	..	·810	·824	·817	·836
39	..	..	..	..	·818	·833	·831	·848
40	..	..	..	..	·824	·840	·843	·858
41	..	..	..	..	·831	·847	·853	·868
42	..	..	..	..	·837	·853	·863	·877
43	..	..	..	..	·842	·859	·873	·886
44	..	..	..	..	·848	·864	·881	·893
45	..	..	..	..	·853	·868	·889	·900
46	..	..	..	..	·858	·872	·897	·907
47	..	..	..	..	·862	·876	·904	·914
48	..	..	..	..	·867	·879	·911	·920
49	..	..	..	..	·871	·882	·917	·926
50	..	..	..	..	·874	·884	·922	·930
51	..	..	..	..	·878	·886	·927	·935
52	..	..	..	..	·881	·887	·932	·940
53	..	..	..	..	·884	·888	·936	·943
54	..	..	..	..	·887	·889	·940	·947
55	..	..	..	..	·889	·890	·943	·950
56	..	..	..	..	·890	·891	·946	·953
57	..	..	..	..	·892	·892	·949	·956
58	..	..	..	..	·895	·893	·951	·959
59	..	..	..	..	·897	·894	·953	·961
60	..	..	..	..	·898	·894	·955	·962
61	..	..	..	..	·898	·894	·957	·964
62	..	..	..	..	·898	·894	·958	·965
63	..	..	..	..	·899	·894	·959	·966
64	..	..	..	..	·899	·894	·960	·967
65	..	..	..	..	·900	·895	·961	·968

RELATIVE AGES OF HUSBANDS AND WIVES IN THE CASE OF MALE MARRIED OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON
31ST DECEMBER, 1908.

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[illegible]

RELATIVE AGES OF HUSBANDS AND WIVES IN THE CASE OF MALE MARRIED OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON
31ST DECEMBER, 1908.

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APPENDIX B—continued.

No. 16.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.

MALE OFFICERS IN COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908, CLASSIFIED
ACCORDING TO NUMBER OF CHILDREN LIVING AT THAT DATE.

Age of Officer (nearest Birthday) at 31st De- cember, 1908.	Number of Officers (Married, Widowed, and Divorced) having Children to the Number of—															Total Married, Widowed, and Divorced.	Total Children.	Average Number of Living Children per Family.
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	Not Stated.			
21	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	1.00
22	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	2	1	0.50
23	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	3	2	0.67
24	4	5	..	1	..	..	..	..	..	..	..	..	..	..	..	10	8	0.80
25	11	11	1	..	..	..	..	..	..	..	..	..	..	..	2	25	13	0.57
26	15	7	3	..	..	..	..	..	..	..	..	..	..	..	..	25	13	0.52
27	11	25	5	2	..	..	..	..	..	..	..	..	..	..	..	43	41	0.95
28	18	7	10	1	..	..	..	..	..	..	..	..	..	..	..	36	30	0.83
29	8	16	6	5	..	1	..	..	..	..	..	..	..	..	..	36	48	1.33
30	15	21	11	7	1	..	..	..	..	..	..	..	..	..	..	55	68	1.24
31	12	23	19	9	1	2	..	..	..	..	..	..	..	..	1	67	102	1.55
32	17	23	19	15	4	2	..	..	..	..	..	..	..	..	1	81	132	1.65
33	15	30	34	18	10	1	..	..	..	..	..	..	..	..	1	109	197	1.82
34	29	40	36	26	13	2	..	..	..	..	..	..	..	..	..	146	252	1.73
35	19	29	34	27	12	2	2	..	..	..	..	..	..	..	1	126	248	1.98
36	19	39	25	27	15	8	4	..	1	..	..	..	..	..	2	140	302	2.19
37	20	26	33	31	13	11	2	2	..	..	..	..	..	..	..	138	318	2.30
38	17	30	37	30	19	10	4	1	..	..	..	..	..	..	..	148	351	2.37
39	18	31	26	28	18	6	3	1	..	..	..	..	..	..	..	131	294	2.24
40	17	21	32	22	19	9	8	4	..	..	..	..	..	..	2	134	348	2.64
41	11	19	37	31	21	8	10	1	1	..	..	..	..	..	1	140	385	2.77
42	13	16	27	21	19	12	3	2	..	1	..	..	..	..	2	116	310	2.72
43	12	11	21	27	23	13	5	3	2	..	1	..	..	..	..	118	368	3.12
44	16	16	27	29	20	14	12	8	2	1	..	..	..	..	2	147	460	3.17
45	13	15	25	25	15	9	6	5	3	2	..	1	..	..	1	120	369	3.10
46	8	16	14	30	12	13	5	1	5	2	1	1	..	..	..	108	363	3.36
47	13	11	19	23	5	13	10	6	2	3	..	..	..	1	2	108	361	3.41
48	8	11	17	16	11	14	8	9	1	1	1	..	..	..	..	97	345	3.56
49	7	11	12	11	11	10	5	5	4	..	..	..	..	..	1	77	259	3.41
50	9	6	14	9	23	9	6	3	2	..	..	..	..	..	..	81	271	3.35
51	3	7	16	6	9	5	9	7	1	2	..	1	..	..	1	67	258	3.91
52	9	5	10	12	12	4	7	3	5	1	..	..	1	..	1	70	253	3.67
53	7	6	7	11	6	9	6	5	2	3	1	1	..	..	..	64	257	4.02
54	4	5	7	12	9	10	3	4	2	1	1	1	..	..	2	61	233	3.95
55	3	7	2	5	7	2	1	4	..	..	..	..	..	..	..	31	98	3.16
56	1	6	5	6	6	1	4	3	2	1	..	1	..	1	..	37	157	4.24
57	3	..	7	9	5	4	2	4	1	2	..	..	..	..	1	38	147	3.97
58	4	1	5	3	3	5	3	6	2	2	..	1	..	..	..	35	162	4.63
59	2	2	3	3	4	3	3	4	..	..	..	..	..	1	2	27	107	4.28
60	3	1	3	2	4	2	1	2	1	1	1	..	..	..	..	21	86	4.10
61	1	2	4	2	4	3	5	1	..	1	..	..	..	..	2	25	93	4.04
62	2	..	..	1	1	..	2	2	4	..	..	..	..	..	3	15	65	5.42
63	2	1	..	2	2	1	1	1	2	2	..	1	..	..	..	15	78	5.20
64	..	1	1	2	..	1	..	..	..	1	..	..	..	..	2	8	23	3.83
Total ..	421	564	614	547	357	219	140	97	45	27	6	8	1	3	33	3,082	8,277	2.72

APPENDIX B—*continued.*

No. 17.—GENERAL DIVISION.

MALE OFFICERS IN COMMONWEALTH PUBLIC SERVICE ON 31ST DECEMBER, 1908, CLASSIFIED
ACCORDING TO NUMBER OF CHILDREN LIVING AT THAT DATE.

Age of Officer (nearest Birthday) at 31st De- cember, 1908.	Number of Officers (Married, Widowed, and Divorced) having Children to the Number of—															Total Married, Widowed, Divorced.	Total Children.	Average Number of Living Children per Family.
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	Not Stated.			
21	1	3	1	..	..	..	..	..	..	..	..	..	..	..	..	5	5	1.00
22	7	10	1	..	..	..	..	..	..	..	..	..	..	..	1	19	12	0.67
23	21	17	4	..	..	..	..	..	..	..	..	..	..	..	..	42	25	0.60
24	28	24	6	1	..	..	..	..	..	..	..	..	..	..	..	59	39	0.66
25	25	33	15	1	..	..	..	..	..	..	..	..	..	..	..	74	66	0.89
26	23	25	11	2	..	..	..	..	..	..	..	..	..	..	..	61	53	0.87
27	17	18	11	7	1	..	..	..	..	..	..	..	..	..	..	54	65	1.20
28	9	17	15	7	3	..	..	..	..	..	..	..	..	..	..	51	80	1.57
29	6	19	10	10	5	..	..	..	..	..	..	..	..	..	1	51	89	1.78
30	18	17	15	9	4	1	..	..	..	..	..	..	..	..	..	64	95	1.48
31	21	30	26	12	1	1	..	..	..	..	..	..	..	..	2	93	127	1.40
32	22	29	29	20	5	3	1	..	..	..	..	..	..	..	1	110	188	1.72
33	18	33	36	22	12	8	..	..	..	..	..	..	..	..	2	131	259	2.01
34	26	33	45	17	13	6	2	1	..	..	..	..	..	..	..	143	275	1.92
35	15	23	31	17	9	2	3	1	..	..	1	..	..	..	2	104	217	2.13
36	18	22	33	16	13	4	4	1	..	..	..	..	..	..	1	112	239	2.15
37	15	25	24	14	18	6	4	2	..	..	..	..	..	..	1	109	255	2.36
38	14	15	25	30	12	8	5	..	1	..	..	..	..	..	..	110	281	2.56
39	11	15	23	14	18	13	4	1	..	..	..	..	..	..	2	101	271	2.74
40	9	19	26	19	17	12	4	3	..	..	..	..	..	..	1	110	301	2.76
41	11	14	20	23	11	5	7	2	3	1	..	..	..	..	1	98	281	2.90
42	18	12	23	13	12	9	7	3	1	..	..	..	..	..	..	98	261	2.66
43	15	9	20	9	14	9	3	6	..	1	..	..	..	..	2	88	246	2.86
44	10	12	13	16	9	11	2	5	5	2	1	..	..	..	2	88	292	3.40
45	3	9	15	8	12	10	13	6	..	2	..	..	..	..	..	78	299	3.83
46	8	13	13	9	11	10	8	3	6	..	..	..	..	..	..	81	277	3.42
47	..	6	12	10	10	5	8	2	2	2	2	..	..	..	..	59	241	4.08
48	7	9	12	9	11	9	13	8	3	3	..	..	..	..	..	84	334	3.98
49	5	3	6	11	10	6	4	4	2	2	1	..	..	..	1	55	214	3.96
50	9	4	7	4	8	6	2	4	2	3	..	..	..	..	1	50	175	3.57
51	3	4	2	8	7	6	3	2	3	..	..	..	..	..	1	39	146	3.84
52	5	2	7	8	9	7	6	3	3	1	..	1	..	..	1	53	212	4.08
53	3	2	4	6	4	4	4	4	2	..	1	..	..	..	..	34	142	4.18
54	4	4	3	2	8	8	2	2	4	2	..	..	..	..	..	39	164	4.21
55	1	2	3	2	7	3	6	1	..	4	2	2	..	..	1	34	178	5.39
56	..	1	1	4	3	4	3	2	5	1	1	..	..	..	..	25	138	5.52
57	..	..	3	3	1	5	6	1	1	1	..	1	..	..	..	22	115	5.23
58	2	3	1	1	..	1	2	..	..	1	..	1	1	..	..	13	57	4.39
59	1	2	1	1	1	2	3	..	1	3	..	1	..	..	..	16	85	5.31
60	..	1	..	1	1	4	..	2	..	..	..	..	..	..	..	9	42	4.67
61	2	3	..	..	1	2	4	1	1	..	1	..	1	..	..	16	78	4.88
62	..	1	1	1	2	..	2	..	..	..	1	..	..	..	..	8	36	4.50
63	2	..	2	..	..	1	1	1	1	2	..	..	..	..	..	10	48	4.80
64	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..
Total ..	434	543	556	367	283	191	136	71	46	31	11	6	2	..	24	2,701	7,003	2.62

APPENDIX B (continued)—No. 18.—ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS.

RELATIVE AGES OF FATHERS AND CHILDREN, 31ST DECEMBER, 1908.

Age of Father (nearest Birthday) at 31st December, 1908.	Number of Children whose Age last Birthday was—																					Total Number of Children.	Number of Fathers.			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			21 and over.	Not stated.	
21	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	
22	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	
23	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	2	
24	5	1	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	8	6	
25	6	4	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	13	12	
26	3	5	4	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	13	10	
27	14	13	3	8	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	41	32	
28	6	4	9	4	4	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	30	18	
29	9	10	11	5	5	6	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	48	28	
30	15	12	12	10	7	7	3	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	68	40	
31	14	15	19	16	15	7	6	5	3	2	..	..	..	..	..	..	..	..	..	..	..	..	..	102	54	
32	18	21	21	18	15	13	9	7	5	2	1	1	..	..	1	..	..	..	..	..	..	..	..	132	63	
33	25	28	34	21	18	14	16	14	11	6	3	4	1	1	1	..	..	..	..	..	..	..	..	197	93	
34	19	28	30	26	25	23	21	22	14	13	12	8	2	2	1	..	1	1	..	..	..	..	4	252	117	
35	11	22	32	25	30	25	21	16	11	19	14	5	6	5	3	2	1	..	..	..	..	..	..	248	106	
36	21	26	28	23	32	30	31	23	34	12	15	9	4	5	6	..	1	1	..	..	1	..	..	302	119	
37	12	24	26	23	23	28	27	26	27	21	15	19	14	11	5	6	2	1	..	..	1	2	5	318	118	
38	12	31	33	27	32	31	27	26	21	28	18	12	18	11	10	5	4	1	..	..	..	1	3	351	131	
39	15	16	20	19	17	25	20	20	24	18	23	19	18	11	10	10	4	3	..	1	1	..	..	294	113	
40	10	16	27	17	22	23	16	28	22	25	26	21	21	18	21	14	12	3	5	..	1	..	..	348	115	
41	8	18	25	15	29	17	32	21	33	33	23	23	25	24	12	17	17	9	1	2	1	..	..	385	128	
42	5	16	14	19	16	14	19	17	17	24	16	20	21	23	17	16	8	11	5	4	4	4	..	310	101	
43	12	11	18	19	21	17	20	17	17	25	17	18	25	26	14	22	22	18	8	6	6	5	4	..	368	106
44	8	12	21	21	19	23	14	25	27	26	25	26	33	27	25	27	24	21	17	16	12	11	..	460	129	
45	2	10	12	9	13	13	15	15	14	25	16	21	19	19	23	25	21	21	23	15	13	25	..	369	106	
46	3	9	5	10	10	13	16	9	13	11	16	15	16	15	18	16	25	23	23	15	26	43	13	363	100	
47	4	4	9	14	13	11	13	16	9	15	14	11	22	17	21	21	25	17	26	12	22	45	..	361	93	
48	4	5	8	5	15	11	8	14	14	15	8	18	21	22	18	22	21	19	22	18	17	39	1	345	89	
49	2	3	2	3	4	3	5	4	8	6	10	8	11	11	12	15	12	15	18	12	17	78	..	259	69	
50	..	3	5	1	3	3	10	5	9	8	4	5	15	10	9	18	9	19	13	18	16	81	7	271	72	
51	..	1	4	1	8	..	10	4	9	12	10	6	13	12	15	14	11	10	10	10	8	79	11	258	63	
52	..	1	1	3	1	5	2	4	7	2	4	8	10	10	11	11	7	17	16	10	14	106	4	253	60	
53	..	1	2	3	3	3	4	3	2	5	3	7	9	10	14	5	15	10	11	18	12	117	..	257	57	
54	..	1	1	..	1	2	1	4	5	3	4	4	5	6	10	8	10	18	11	13	10	113	3	233	55	
55	..	..	..	1	2	1	1	1	2	1	1	3	..	1	3	4	1	4	7	5	6	49	5	98	28	
56	..	..	2	..	..	..	1	4	3	1	7	4	3	3	3	4	7	5	8	10	9	83	..	157	36	
57	..	..	..	..	..	1	1	3	1	3	2	1	1	5	4	5	7	6	3	13	6	85	..	147	34	
58	..	1	1	1	..	1	..	2	3	3	..	2	4	1	5	1	6	7	7	4	11	103	..	162	31	
59	..	1	..	..	1	4	..	..	..	..	2	..	2	1	3	4	5	4	4	2	63	7	..	107	23	
60	..	..	..	..	1	1	..	..	..	..	..	..	2	3	2	4	..	3	5	3	4	58	..	86	18	
61	..	..	..	..	..	..	..	2	1	2	1	1	2	1	2	1	3	1	3	2	3	68	..	93	22	
62	..	..	..	..	..	..	..	2	..	..	..	..	..	1	2	..	2	3	2	2	3	48	..	65	10	
63	..	..	1	..	1	1	1	..	..	1	1	..	1	..	2	..	2	1	3	2	2	59	..	78	13	
.. .. .	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	..	1	..	1	..	19	..	23	6	
Total	266	371	444	369	409	377	373	359	368	370	311	299	346	313	301	299	283	273	251	216	228	1384	67	8,277	2,628	

APPENDIX B (continued)—No. 19.—GENERAL DIVISION.

RELATIVE AGES OF FATHERS AND CHILDREN, 31ST DECEMBER, 1908.

Age of Father (nearest Birthday) at 31st December, 1908.	Number of Children whose Age last Birthday was—																					Total Number of Children.	Number of Fathers.		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			21 and over.	Not stated.
21	2	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	
22	8	3	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	12	11
23	11	5	6	2	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	25	21
24	13	11	7	4	2	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	39	31
25	24	15	15	5	6	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	66	49
26	16	11	10	7	6	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	53	38
27	13	12	14	11	9	2	3	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	65	37
28	14	13	18	12	7	8	3	3	1	..	..	..	..	..	..	..	..	..	..	..	..	1	..	80	42
29	22	7	16	14	11	8	8	1	1	..	..	..	..	1	..	..	..	..	..	..	..	..	..	89	44
30	12	15	8	13	16	9	11	4	3	3	..	..	..	..	..	..	..	..	..	..	..	1	..	95	46
31	16	22	16	17	16	13	13	7	4	1	1	..	..	..	..	..	..	..	..	..	..	1	..	127	70
32	22	23	24	17	24	19	17	13	11	6	5	3	1	2	1	..	..	..	..	..	..	..	..	188	87
33	26	23	32	27	22	30	30	22	18	13	7	6	3	..	..	..	..	..	..	..	..	..	..	259	111
34	21	32	28	29	34	25	28	23	15	8	13	10	5	3	..	..	..	..	..	..	..	1	..	275	117
35	18	23	20	20	18	15	23	20	15	16	12	6	2	5	2	2	..	..	..	..	..	..	..	217	87
36	8	17	18	23	18	22	18	28	9	19	16	11	13	8	6	1	2	1	..	1	..	..	..	239	93
37	15	17	20	14	24	19	16	15	21	12	13	21	18	11	7	6	2	4	..	..	..	..	..	255	93
38	12	21	19	22	21	20	19	24	28	23	9	21	15	12	8	5	1	..	1	..	..	..	..	281	96
39	15	14	11	14	15	15	12	15	19	15	20	13	18	15	19	11	13	7	3	3	..	1	3	271	88
40	6	15	19	14	18	18	15	17	22	17	31	22	16	20	15	16	7	5	2	2	1	..	3	301	100
41	5	10	13	11	17	13	14	13	22	15	23	11	23	12	13	11	22	11	14	3	3	2	..	281	86
42	6	11	7	15	12	18	17	15	13	14	23	11	16	16	15	15	6	12	..	5	2	..	..	261	80
43	5	7	11	8	12	12	13	13	12	14	18	20	12	20	13	16	13	9	7	5	2	4	..	246	71
44	4	9	8	9	7	15	8	15	18	17	20	12	27	16	16	20	19	17	11	8	4	12	..	292	76
45	2	2	7	7	6	13	16	9	12	14	16	18	15	18	15	19	22	16	15	12	13	25	7	299	75
46	2	8	6	9	7	11	7	10	13	11	19	8	12	14	16	18	12	16	23	10	16	29	..	277	73
47	4	6	6	7	7	9	9	11	11	10	9	8	12	11	9	19	17	12	14	10	10	30	..	241	59
48	..	3	7	3	9	7	6	11	12	14	20	7	20	11	24	11	21	19	23	13	18	70	5	334	77
49	1	2	5	2	5	8	4	8	6	14	3	6	17	7	13	11	10	11	13	11	11	46	..	214	49
50	..	2	4	2	6	2	4	3	5	6	4	6	8	6	9	7	6	11	6	15	9	54	..	175	40
51	..	..	2	1	..	3	1	5	2	6	1	4	3	6	4	8	6	6	8	7	7	66	..	146	35
52	1	2	1	5	2	2	5	4	5	3	7	5	9	10	9	10	10	13	13	6	12	78	..	212	47
53	..	3	..	..	3	3	3	6	1	4	1	2	5	7	6	5	7	5	7	6	7	48	13	142	31
54	2	..	..	1	..	..	1	3	3	4	2	6	3	5	4	9	6	8	11	12	7	72	5	164	35
55	1	..	..	2	..	3	3	2	4	4	4	5	5	6	7	11	5	11	6	13	10	76	..	178	32
56	..	..	..	..	..	1	1	1	2	1	1	6	2	3	5	4	5	7	6	11	5	78	..	138	25
57	..	..	..	..	..	1	1	..	..	1	3	1	3	5	3	5	4	6	4	6	5	67	..	115	22
58	..	..	..	..	..	1	..	1	..	1	1	2	1	3	2	2	3	2	1	1	2	34	..	57	11
59	..	1	..	1	..	..	..	..	..	..	..	..	1	3	..	2	..	..	1	4	5	67	..	85	15
60	..	..	..	..	..	..	..	..	..	..	1	1	1	1	1	1	1	2	1	2	4	27	..	42	9
61	..	1	..	1	..	..	1	..	..	1	1	1	2	1	2	1	2	3	2	3	2	54	..	78	14
62	..	..	..	..	..	..	1	..	1	..	1	1	1	1	1	1	1	2	1	..	1	24	..	36	8
63	..	..	..	1	..	..	..	1	..	1	1	1	..	2	..	2	..	2	1	2	1	33	..	48	8
Total	327	369	378	350	362	341	334	326	311	289	296	267	284	260	246	249	231	212	206	166	160	999	40	7,003	2,243

APPENDIX B (continued)—No. 20.—COMBINED DIVISIONS.
RELATIVE AGES OF FATHERS AND CHILDREN, 31st DECEMBER, 1908.

Age of Father (next Birthday) at 31st December, 1908.	Number of Children whose Age last Birthday was—																					Total Number of Children.	Number of Fathers.			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			21 and over.	Not stated.	
21	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6	5	
22	8	3	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	13	12	
23	13	5	6	2	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	27	23	
24	18	12	7	5	2	1	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	47	37	
25	30	19	18	5	6	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	79	61	
26	19	16	14	8	6	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	66	48	
27	27	25	17	19	12	2	3	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	106	69	
28	20	17	27	16	11	9	5	3	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	110	60	
29	31	17	27	19	16	14	9	1	2	..	..	..	..	..	1	..	..	..	..	..	..	..	..	137	72	
30	27	27	20	23	23	16	14	4	4	4	..	..	..	..	..	..	..	..	..	..	..	..	1	163	86	
31	30	37	35	33	31	20	19	12	7	3	1	..	..	..	..	..	..	..	..	..	..	..	1	229	124	
32	40	44	45	35	39	32	26	20	16	8	6	4	1	2	2	..	..	..	..	..	..	..	..	320	150	
33	51	51	66	48	40	44	46	36	29	19	10	10	4	1	1	..	..	..	..	..	..	..	..	456	204	
34	40	60	58	55	59	48	49	45	29	21	25	18	7	5	1	..	1	1	..	..	..	..	5	527	234	
35	29	45	52	45	48	40	44	36	26	35	26	11	8	10	5	4	1	..	..	..	..	..	..	465	193	
36	29	43	46	46	50	52	49	51	43	31	31	20	17	13	12	1	3	2	..	1	1	..	..	541	212	
37	27	41	46	37	47	47	43	41	48	33	28	40	32	22	12	4	5	..	..	1	2	..	5	573	211	
38	24	52	52	49	53	51	46	50	49	51	27	33	33	23	18	10	5	1	1	..	..	1	3	632	227	
39	30	30	31	33	32	40	32	35	43	33	43	32	36	26	29	21	17	10	3	4	1	1	3	565	201	
40	16	31	46	31	40	41	31	45	44	42	57	43	37	38	36	30	19	8	7	2	2	..	3	649	215	
41	13	23	38	26	46	30	46	34	55	48	46	34	48	36	25	28	39	20	15	5	4	2	..	666	214	
42	11	27	21	34	28	26	37	34	32	37	30	43	32	39	33	31	23	17	17	4	9	6	..	571	181	
43	17	18	29	27	33	29	33	30	29	39	35	38	37	46	27	38	35	27	15	11	8	9	4	614	177	
44	12	21	29	30	26	38	22	40	45	43	45	38	60	43	41	47	43	38	28	24	16	23	..	752	205	
45	4	12	19	16	19	26	31	24	26	39	32	39	34	37	38	44	43	37	38	27	26	50	7	668	181	
46	5	17	11	19	17	24	23	19	26	22	35	23	28	29	34	34	37	39	46	25	42	72	13	640	173	
47	8	10	15	21	20	20	22	27	20	25	23	19	34	28	30	40	42	29	40	22	32	75	..	602	152	
48	4	8	15	8	24	18	14	25	26	29	28	25	41	33	42	33	42	38	45	31	35	109	6	679	166	
49	3	5	7	5	9	11	9	12	14	20	13	14	28	18	25	26	22	26	31	23	28	124	..	473	118	
50	..	5	9	3	9	5	14	8	14	14	8	11	23	16	18	25	15	30	19	33	25	135	7	446	112	
51	..	1	6	2	8	3	11	9	11	18	11	10	16	18	19	22	17	16	18	17	15	145	11	404	98	
52	1	2	2	8	3	7	7	8	12	5	11	13	19	20	20	21	17	30	29	16	26	184	4	465	107	
53	..	4	2	3	6	6	7	9	3	9	4	9	14	17	20	10	22	15	18	24	19	165	13	399	88	
54	2	1	1	1	1	2	2	7	8	7	6	10	8	11	14	17	16	26	22	25	17	185	8	397	90	
55	1	..	..	3	2	4	4	3	6	5	8	5	7	10	15	6	15	13	18	16	125	5	..	276	60	
56	..	2	..	..	..	2	5	5	2	8	10	5	6	8	8	12	12	14	21	14	161	..	..	295	61	
57	..	..	..	..	..	2	3	1	4	5	2	4	10	7	10	11	12	7	19	11	152	..	..	262	56	
58	..	1	1	..	2	..	3	3	4	1	4	5	4	7	3	9	9	8	5	13	137	..	..	219	42	
59	..	2	..	1	1	4	..	..	..	..	2	..	3	4	3	6	5	4	5	8	7	130	7	192	38	
60	..	..	..	1	1	..	..	..	..	..	1	1	3	3	3	5	1	5	6	5	8	85	..	128	27	
61	..	1	..	1	..	..	1	2	1	3	2	2	4	2	4	2	5	4	5	5	5	122	..	171	36	
62	..	..	..	..	..	..	1	2	1	1	..	1	2	3	1	3	..	5	3	2	4	72	..	101	18	
63	..	..	1	..	2	1	1	1	..	2	2	1	1	2	2	2	2	3	4	4	3	92	..	126	21	
64	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	1	..	1	..	19	..	..	23	6	
Total	593	740	822	719	771	718	707	685	679	659	607	566	630	573	547	548	514	485	457	382	388	2,383	107	..	15,280	4,871

APPENDIX B.—*continued.*

No. 21.—ESTIMATED AVERAGE VALUE OF FUTURE CONTRIBUTIONS OF 1 PER CENT. ON SALARY.

Age at entry to Fund.					Administrative, Professional, and Clerical Divisions.	General Division.
					${}^fF_x^c$	${}^fF_x^c$
14	..	..	..	..	..	10·17
15	..	..	..	..	..	10·29
16	..	..	..	..	..	11·57
17	..	..	..	..	29·38	13·12
18	..	..	..	..	30·21	14·87
19	..	..	..	..	31·05	16·74
20	..	..	..	..	31·90	18·56
21	..	..	..	..	32·71	20·02
22	..	..	..	..	33·46	20·86
23	..	..	..	..	34·09	21·42
24	..	..	..	..	34·60	21·90
25	..	..	..	..	35·01	22·24
26	..	..	..	..	35·37	22·52
27	..	..	..	..	35·66	22·73
28	..	..	..	..	35·88	22·89
29	..	..	..	..	36·03	22·98
30	..	..	..	..	36·14	23·02
31	..	..	..	..	36·21	22·98
32	..	..	..	..	36·24	22·89
33	..	..	..	..	36·21	22·74
34	..	..	..	..	36·14	22·53
35	..	..	..	..	36·02	22·26
36	..	..	..	..	35·83	21·95
37	..	..	..	..	35·57	21·59
38	..	..	..	..	35·22	21·19
39	..	..	..	..	34·79	20·78
40	..	..	..	..	34·27	20·32
41	..	..	..	..	33·67	19·83
42	..	..	..	..	32·98	19·32
43	..	..	..	..	32·21	18·76
44	..	..	..	..	31·39	18·16
45	..	..	..	..	30·51	17·51
46	..	..	..	..	29·59	16·81
47	..	..	..	..	28·60	16·08
48	..	..	..	..	27·53	15·29
49	..	..	..	..	26·34	14·46
50	..	..	..	..	25·03	13·59
51	..	..	..	..	23·58	12·67
52	..	..	..	..	22·02	11·73
53	..	..	..	..	20·35	10·78
54	..	..	..	..	18·56	9·82
55	..	..	..	..	16·65	8·81
56	..	..	..	..	14·60	7·75
57	..	..	..	..	12·43	6·64
58	..	..	..	..	10·32	5·47
59	..	..	..	..	8·10	4·23
60	..	..	..	..	5·71	2·93
61	..	..	..	..	3·05	1·54

APPENDIX B—continued.

No. 22.—ESTIMATED AVERAGE VALUE OF REFUND OF FUTURE CONTRIBUTIONS OF 1 PER CENT. OF SALARY.

Age at entry to Fund. <i>x</i>	Administrative, Professional, and Clerical Divisions.				General Division.			
	Refund in respect of—				Refund in respect of—			
	Resigna- tion before Age 60.	Expulsion before Age 60.	Death while on Active List.	Retirement other than for Age or Invalidity.	Resigna- tion before Age 60.	Expulsion before Age 60.	Death while on Active List.	Retirement other than for Age or Invalidity.
	${}^fF_x^{wv}$	${}^fF_x^e$	${}^fF_x^d$	${}^fF_x^r$	${}^fF_x^{wv}$	${}^fF_x^e$	${}^fF_x^d$	${}^fF_x^r$
14	..	..	..	..	1·07	·59	1·12	·49
15	..	..	..	..	1·04	·59	1·16	·45
16	..	..	..	..	1·11	·65	1·32	·46
17	2·01	1·30	2·88	·55	1·21	·73	1·52	·46
18	2·03	1·32	2·97	·57	1·31	·82	1·75	·44
19	2·05	1·35	3·07	·58	1·41	·91	2·00	·42
20	2·08	1·37	3·18	·60	1·49	·99	2·25	·40
21	2·09	1·38	3·28	·62	1·54	1·04	2·46	·38
22	2·09	1·39	3·37	·63	1·53	1·05	2·60	·38
23	2·08	1·38	3·46	·64	1·50	1·04	2·69	·37
24	2·07	1·37	3·53	·65	1·47	1·03	2·78	·37
25	2·05	1·34	3·59	·65	1·44	1·00	2·84	·37
26	2·03	1·32	3·64	·66	1·41	·98	2·90	·37
27	2·01	1·28	3·69	·66	1·38	·95	2·95	·36
28	2·00	1·24	3·73	·65	1·36	·92	2·99	·36
29	1·98	1·20	3·76	·65	1·33	·88	3·02	·35
30	1·96	1·16	3·78	·64	1·30	·85	3·04	·35
31	1·94	1·11	3·80	·63	1·27	·81	3·06	·34
32	1·91	1·07	3·82	·61	1·24	·77	3·05	·33
33	1·89	1·03	3·83	·59	1·20	·74	3·05	·32
34	1·86	·98	3·83	·57	1·17	·70	3·04	·31
35	1·83	·94	3·82	·55	1·12	·66	3·01	·29
36	1·80	·90	3·80	·52	1·08	·62	2·98	·28
37	1·76	·87	3·78	·49	1·03	·58	2·93	·26
38	1·72	·83	3·74	·46	·98	·54	2·89	·24
39	1·67	·80	3·68	·42	·93	·51	2·83	·22
40	1·62	·76	3·61	·38	·88	·47	2·77	·19
41	1·56	·73	3·53	·34	·82	·44	2·70	·17
42	1·49	·69	3·43	·29	·77	·40	2·63	·14
43	1·42	·66	3·32	·24	·71	·37	2·54	·12
44	1·34	·62	3·20	·19	·65	·34	2·45	·09
45	1·25	·58	3·06	·14	·58	·30	2·35	·07
46	1·16	·55	2·92	·10	·52	·27	2·24	·05
47	1·07	·51	2·76	·06	·46	·25	2·11	·03
48	·96	·47	2·59	·03	·40	·22	1·98	·01
49	·86	·42	2·41	·01	·35	·19	1·83	·00
50	·75	·37	2·21	..	·29	·17	1·66	..
51	·64	·32	1·99	..	·24	·14	1·48	..
52	·53	·27	1·78	..	·19	·12	1·30	..
53	·42	·22	1·55	..	·15	·10	1·12	..
54	·33	·17	1·31	..	·11	·08	·93	..
55	·24	·12	1·09	..	·08	·06	·75	..
56	·16	·08	·87	..	·05	·04	·58	..
57	·09	·05	·65	..	·03	·02	·43	..
58	·04	·02	·46	..	·01	·01	·29	..
59	·01	·01	·29	..	·00	·00	·17	..
60	..	..	·14	..	..	..	·08	..
61	..	..	·04	..	..	..	·02	..

APPENDIX B—continued.

No. 23.—ESTIMATED AVERAGE VALUE OF PENSION ON RETIREMENT, CONSISTING OF 1 PER CENT. OF AVERAGE SALARY FOR LAST THREE YEARS OF SERVICE, MULTIPLIED BY NUMBER OF YEARS OF SERVICE.

Age at entry to Fund.					Administrative, Professional, and Clerical Divisions.	General Division.
(x)					$\sum F_x^{ra}$	$\sum F_x^{ra}$
14	..	..	..	..	..	29·87
15	..	..	..	..	..	30·36
16	..	..	..	..	..	34·33
17	..	..	..	..	146·29	39·16
18	..	..	..	..	149·48	44·84
19	..	..	..	..	152·99	51·21
20	..	..	..	..	156·80	57·76
21	..	..	..	..	160·76	63·60
22	..	..	..	..	164·92	67·72
23	..	..	..	..	169·15	71·16
24	..	..	..	..	173·37	74·38
25	..	..	..	..	177·56	77·30
26	..	..	..	..	181·65	80·06
27	..	..	..	..	185·55	82·66
28	..	..	..	..	189·22	85·11
29	..	..	..	..	192·68	87·39
30	..	..	..	..	195·96	89·49
31	..	..	..	..	199·04	91·38
32	..	..	..	..	201·89	93·04
33	..	..	..	..	204·47	94·52
34	..	..	..	..	206·74	95·76
35	..	..	..	..	208·69	96·81
36	..	..	..	..	210·25	97·70
37	..	..	..	..	211·31	98·42
38	..	..	..	..	211·80	99·00
39	..	..	..	..	211·70	99·43
40	..	..	..	..	211·06	99·70
41	..	..	..	..	209·89	99·81
42	..	..	..	..	208·15	99·73
43	..	..	..	..	205·93	99·38
44	..	..	..	..	203·33	98·78
45	..	..	..	..	200·34	97·80
46	..	..	..	..	197·02	96·48
47	..	..	..	..	193·19	94·78
48	..	..	..	..	188·75	92·65
49	..	..	..	..	183·48	90·07
50	..	..	..	..	177·19	86·98
51	..	..	..	..	169·94	83·53
52	..	..	..	..	161·65	79·77
53	..	..	..	..	152·25	75·64
54	..	..	..	..	141·58	71·04
55	..	..	..	..	129·43	65·79
56	..	..	..	..	115·63	59·74
57	..	..	..	..	99·98	52·75
58	..	..	..	..	84·51	44·74
59	..	..	..	..	67·38	35·65
60	..	..	..	..	48·29	25·29
61	..	..	..	..	26·23	13·60

APPENDIX B—*continued.*

No. 24.—AVERAGE LIABILITY THROWN ON FUND BY DEATH OF OFFICER
IN RESPECT OF ALLOWANCE OF 1 PER ANNUM EACH TO WIDOW AND
ORPHANS (TO AGE SIXTEEN).

Age of Officer at Death.	Administrative, Professional, and Clerical Divisions.		General Division.	
	Widow's Allowance.	Orphan's Allowance.	Widow's Allowance.	Orphan's Allowance.
21	·208	·093	1·009	·203
22	·685	·191	2·297	·645
23	1·442	·424	3·654	1·214
24	3·480	1·187	4·908	1·856
25	5·258	2·042	6·144	2·666
26	6·841	2·922	7·326	3·650
27	8·237	3·913	8·524	4·949
28	9·511	5·039	9·755	6·406
29	10·672	6·463	10·854	7·771
30	11·731	7·967	11·903	9·154
31	12·786	9·591	12·727	10·475
32	13·610	10·804	13·465	11·600
33	14·112	11·765	14·098	12·482
34	14·413	12·426	14·520	13·094
35	14·602	12·955	14·780	13·561
36	14·751	13·301	14·955	13·936
37	14·856	13·571	15·079	14·155
38	14·888	13·726	15·153	14·279
39	14·888	13·795	15·144	14·263
40	14·832	13·699	15·095	14·114
41	14·800	13·443	15·043	13·819
42	14·731	13·031	14·987	13·374
43	14·651	12·440	14·921	12·847
44	14·586	11·629	14·826	12·163
45	14·501	10·757	14·687	11·484
46	14·406	9·939	14·545	10·675
47	14·283	9·130	14·401	9·780
48	14·184	8·336	14·240	8·906
49	14·032	7·565	14·068	8·121
50	13·853	6·860	13·861	7·421
51	13·706	6·192	13·671	6·788
52	13·550	5·555	13·456	6·242
53	13·366	4·923	13·231	5·733
54	13·163	4·371	12·979	5·275
55	12·962	3·866	12·709	4·788
56	12·745	3·453	12·465	4·355
57	12·586	3·113	12·194	3·920
58	12·324	2·834	11·930	3·520
59	12·065	2·592	11·622	3·152
60	11·836	2·368	11·300	2·857
61	11·539	2·201	10·978	2·564
62	11·261	2·050	10·639	2·355
63	10·968	1·899	10·245	2·154
64	10·662	1·776	9·870	1·973
65	10·368	1·701	9·487	1·849

APPENDIX B—continued.

No. 25.—ESTIMATED AVERAGE VALUE OF ALLOWANCE TO WIDOW AND TO ORPHANS (TO AGE SIXTEEN), CONSISTING OF 1 PER CENT. OF AVERAGE SALARY FOR LAST THREE YEARS OF SERVICE MULTIPLIED BY NUMBER OF YEARS OF SERVICE.

Age of Officer at entry to Fund.	Administrative, Professional, and Clerical Divisions.		General Division.	
	Widow's Allowance.	Orphan's Allowance.	Widow's Allowance.	Orphan's Allowance.
x	${}^fF_x^{wa}$	${}^fF_x^{oa}$	${}^fF_x^{wa}$	${}^fF_x^{oa}$
20	144·13	35·94	60·75	21·26
21	147·14	36·38	66·33	22·99
22	150·26	36·82	70·01	24·02
23	153·38	37·22	72·88	24·73
24	156·42	37·56	75·44	25·29
25	159·34	37·84	77·61	25·67
26	162·11	38·03	79·52	25·92
27	164·62	38·12	81·21	26·06
28	166·87	38·11	82·69	26·09
29	168·88	38·00	83·95	26·01
30	170·69	37·80	84·97	25·83
31	172·63	37·53	85·76	25·54
32	173·67	37·18	86·29	25·17
33	174·78	36·76	86·61	24·71
34	175·60	36·27	86·70	24·17
35	176·12	35·70	86·59	23·56
36	176·29	35·06	86·30	22·91
37	176·02	34·32	85·85	22·22
38	175·26	33·47	85·29	21·51
39	173·98	32·54	84·57	20·77
40	172·24	31·51	83·73	20·04
41	170·03	30·39	82·78	19·31
42	167·34	29·20	81·69	18·58
43	164·27	27·96	80·41	17·85
44	160·89	26·68	78·94	17·12
45	157·22	25·39	77·20	16·36
46	153·35	24·09	75·20	15·58
47	149·16	22·80	72·90	14·75
48	144·60	21·51	70·29	13·89
49	139·57	20·21	67·33	12·96
50	133·95	18·88	64·01	11·98
51	127·69	17·53	60·37	10·94
52	120·79	16·16	56·52	9·91
53	113·27	14·78	52·49	8·87
54	105·02	13·37	48·26	7·86
55	95·99	11·93	43·81	6·89
56	86·07	10·45	39·06	5·93
57	75·23	8·92	33·98	4·99
58	64·57	7·47	28·59	4·06
59	52·59	5·96	22·64	3·13
60	38·79	4·30	16·14	2·18
61	21·84	2·37	8·78	1·15

APPENDIX B—*continued.*

No. 26.—ESTIMATED AVERAGE AMOUNT OF PENSION PAYABLE ANNUALLY UNDER SCHEME PROPOSED BY PUBLIC SERVICE ASSOCIATION.

Age of Officer at Retirement or Death.	Administrative, Professional, and Clerical Divisions.			General Division.		
	Estimated Average Amount of Pension Payable Annually.			Estimated Average Amount of Pension Payable Annually.		
	On Retirement.	To Widow at Death of Officer.	To each Orphan (not exceeding three in Number) to Age 16.	On Retirement.	To Widow at Death of Officer.	To each Orphan (not exceeding three in Number) to Age 16.
13	..	..	..	60	30	5
14	..	..	..	60	30	5
15	..	..	..	60	30	5
16	..	60	30	60	30	5
17	..	60	30	60	30	5
18	..	60	30	60	30	5
19	..	60	30	60	30	5
20	..	60	30	60	30	5
21	..	61	31	60	30	5
22	..	64	32	60	30	5
23	..	67	34	61	31	5
24	..	70	35	61	31	5
25	..	74	37	61	31	5
26	..	77	39	62	31	5
27	..	79	40	63	32	5
28	..	82	41	64	32	5
29	..	84	42	66	33	6
30	..	85	43	68	34	6
31	..	87	44	68	34	6
32	..	89	45	70	35	6
33	..	90	45	70	35	6
34	..	92	46	71	36	6
35	..	94	47	72	36	6
36	..	95	48	73	37	6
37	..	97	49	75	38	6
38	..	99	50	75	38	6
39	..	101	51	76	38	6
40	..	103	52	76	38	6
41	..	105	53	78	39	7
42	..	107	54	79	40	7
43	..	109	55	80	40	7
44	..	111	56	80	40	7
45	..	113	57	81	41	7
46	..	117	59	83	42	7
47	..	120	60	84	42	7
48	..	122	61	85	43	7
49	..	124	62	85	43	7
50	..	127	64	85	43	7
51	..	128	64	85	43	7
52	..	130	65	85	43	7
53	..	132	66	85	43	7
54	..	133	67	85	43	7
55	..	134	67	85	43	7
56	..	135	68	85	43	7
57	..	137	69	85	43	7
58	..	138	69	85	43	7
59	..	139	70	85	43	7
60	..	140	70	85	43	7
61	..	141	71	85	43	7
62	..	142	71	85	43	7

APPENDIX B—continued.

No. 27.—ESTIMATED FUTURE CONTRIBUTION PERCENTAGE ON SALARY NECESSARY TO PROVIDE VARIOUS BENEFITS FOR MALE MEMBERS OF COMMONWEALTH PUBLIC SERVICE.

Age at Entry to Fund.	Administrative, Professional, and Clerical Divisions.					General Division.				
	Commonwealth Statistician's Scheme.			Public Service Association Scheme.		Commonwealth Statistician's Scheme.			Public Service Association Scheme.	
	A.	B.	C.	D.	E.	A.	B.	C.	D.	E.
	%	%	%	%	%	%	%	%	%	%
20 ..	4.92	6.35	8.34	5.65	8.90	3.11	4.30	5.79	4.21	7.38
21 ..	4.92	6.35	8.34	5.80	9.12	3.18	4.36	5.84	4.40	7.71
22 ..	4.93	6.35	8.34	5.96	9.38	3.25	4.43	5.90	4.61	8.06
23 ..	4.96	6.38	8.35	6.16	9.70	3.32	4.50	5.98	4.84	8.45
24 ..	5.01	6.42	8.40	6.40	10.06	3.39	4.58	6.05	5.09	8.84
25 ..	5.07	6.48	8.46	6.66	10.45	3.48	4.66	6.14	5.35	9.27
26 ..	5.14	6.55	8.53	6.94	10.88	3.56	4.75	6.23	5.63	9.70
27 ..	5.20	6.62	8.60	7.24	11.32	3.64	4.84	6.31	5.93	10.16
28 ..	5.28	6.70	8.67	7.56	11.78	3.72	4.93	6.41	6.25	10.63
29 ..	5.35	6.77	8.75	7.91	12.28	3.80	5.02	6.49	6.59	11.13
30 ..	5.42	6.85	8.83	8.28	12.79	3.89	5.12	6.59	6.95	11.65
31 ..	5.50	6.93	8.92	8.68	13.34	3.98	5.22	6.69	7.35	12.21
32 ..	5.57	7.00	8.99	9.11	13.91	4.06	5.32	6.78	7.77	12.80
33 ..	5.65	7.08	9.07	9.57	14.54	4.16	5.42	6.88	8.23	13.45
34 ..	5.72	7.15	9.14	10.06	15.20	4.25	5.53	6.98	8.73	14.15
35 ..	5.79	7.23	9.21	10.59	15.92	4.35	5.64	7.09	9.28	14.91
36 ..	5.87	7.30	9.28	11.16	16.70	4.45	5.75	7.20	9.88	15.74
37 ..	5.94	7.37	9.36	11.78	17.54	4.56	5.86	7.31	10.54	16.64
38 ..	6.01	7.44	9.43	12.45	18.46	4.67	5.99	7.43	11.27	17.64
39 ..	6.09	7.50	9.49	13.18	19.46	4.78	6.10	7.55	12.07	18.71
40 ..	6.16	7.56	9.56	14.00	20.55	4.91	6.23	7.67	12.97	19.89
41 ..	6.23	7.63	9.62	14.90	21.77	5.03	6.36	7.80	13.98	21.22
42 ..	6.31	7.69	9.68	15.90	23.11	5.16	6.48	7.94	15.09	22.66
43 ..	6.39	7.75	9.75	17.02	24.61	5.30	6.62	8.08	16.35	24.33
44 ..	6.48	7.81	9.82	18.30	26.28	5.44	6.75	8.22	17.79	26.21
45 ..	6.57	7.86	9.89	19.74	28.17	5.59	6.88	8.36	19.41	28.37
46 ..	6.66	7.93	9.96	21.40	30.32	5.74	7.03	8.52	21.29	30.89
47 ..	6.75	7.98	10.04	23.32	32.77	5.89	7.16	8.67	23.43	33.77
48 ..	6.86	8.04	10.12	25.57	35.65	6.06	7.31	8.84	25.95	37.15
49 ..	6.97	8.10	10.21	28.24	39.06	6.23	7.45	9.01	28.92	41.15
50 ..	7.08	8.17	10.31	31.43	43.13	6.40	7.58	9.18	32.45	45.89
51 ..	7.21	8.24	10.43	34.92	47.69	6.59	7.73	9.36	36.33	51.18
52 ..	7.34	8.32	10.56	39.22	53.25	6.80	7.88	9.57	41.11	57.54
53 ..	7.48	8.38	10.69	44.12	60.28	7.02	8.04	9.78	47.08	65.26
54 ..	7.63	8.45	10.84	51.51	69.09	7.23	8.17	9.98	54.61	74.72
55 ..	7.77	8.52	10.98	60.55	80.77	7.47	8.31	10.21	64.48	87.08
56 ..	7.92	8.57	11.14	..	..	7.71	8.44	10.45	..	..
57 ..	8.05	8.59	11.29	..	..	7.94	8.56	10.68	..	..
58 ..	8.19	8.62	11.47	..	..	8.18	8.67	10.93	..	..
59 ..	8.32	8.65	11.69	..	..	8.43	8.78	11.20	..	..
60 ..	8.46	8.67	11.95	..	..	8.63	8.87	11.48	..	..

A.—Age and invalidity retirement pension only with no refund of contributions.

B.—Age and invalidity retirement pension with refund of contributions in the event of death while in the service, of resignation or expulsion before age 60, or of retirement before age 60 for other cause than invalidity.

C.—Full benefits suggested by Commonwealth Statistician (Appendix E, a).

D.—Age and invalidity retirement pension only with no refund of contributions.

E.—Full benefits proposed by Association (Appendix D.).

APPENDIX B—continued.

No. 28.—NUMBER OF MALE OFFICERS WHO STATED THAT THEY WERE ENTITLED TO PENSIONS IN RESPECT OF STATE SERVICE.

Age (nearest Birthday) at 31st Decem- ber, 1908.	Administrative, Professional, and Clerical Divisions.						General Division.						Total, all Divi- sions and States.			
	Number of Officers who stated that they were entitled to Pension in respect of Service in the State of—						Number of Officers who stated that they were entitled to Pension in respect of Service in the State of—						Number.	Percentage on Total from whom Returns were received.		
	New South Wales.	Victoria.	Queensland.	South Australia.	Western Australia.	Tasmania.	All States.	New South Wales.	Victoria.	Queensland.	South Australia.	Western Australia.			Tasmania.	All States.
16 and under	..	..	..	..	..	..	..	6	..	..	..	1	..	7	7	0·60
17	..	..	..	..	..	..	..	4	..	..	..	..	..	4	4	0·82
18	..	..	..	..	..	..	..	3	..	..	..	..	..	3	3	0·79
19	..	..	..	..	..	..	..	2	..	..	..	1	..	3	3	0·95
20	..	..	..	..	..	..	..	1	..	..	..	2	..	3	3	1·27
21	..	..	..	..	..	..	..	..	..	..	..	2	..	2	2	1·20
22	..	..	..	..	..	..	..	1	..	..	..	8	..	9	9	3·45
23	..	..	..	..	1	..	1	..	..	..	..	5	..	5	6	1·80
24	..	..	..	..	1	..	1	2	..	..	..	6	..	8	9	2·74
25	..	..	..	..	3	..	3	6	..	..	..	6	..	12	15	4·46
26	..	..	..	..	2	1	3	..	..	..	..	12	..	12	15	5·79
27	..	..	..	..	6	..	6	3	..	..	..	8	..	11	17	8·33
28	..	..	..	..	7	..	7	1	..	..	..	8	..	9	16	9·04
29	..	..	..	..	6	..	6	..	..	..	..	9	..	9	15	8·72
30	..	..	..	..	11	..	11	..	..	..	..	9	..	9	20	10·58
31	1	..	..	..	14	..	15	1	..	..	..	9	..	10	25	10·82
32	1	..	..	..	16	..	17	1	..	..	..	13	..	14	31	11·52
33	1	..	..	..	22	..	23	1	..	..	..	9	..	10	33	10·15
34	3	..	..	..	34	..	37	3	..	..	1	12	..	16	53	14·60
35	4	..	..	1	22	..	27	4	..	..	..	10	..	14	41	13·80
36	5	..	..	..	20	..	25	3	1	..	1	6	..	11	36	11·58
37	9	..	..	..	20	..	29	2	..	..	..	12	..	14	43	14·67
38	11	..	..	..	17	..	28	1	..	..	..	11	..	12	40	12·66
39	5	..	..	..	14	1	20	4	..	..	..	12	..	16	36	13·28
40	6	..	..	..	4	..	10	4	..	..	..	9	..	13	23	8·21
41	10	6	..	..	9	..	25	5	..	1	..	12	..	18	43	15·46
42	2	6	..	..	4	..	12	4	1	..	..	3	..	8	20	8·09
43	3	9	..	..	9	..	21	4	6	1	..	6	..	17	38	16·17
44	9	22	..	..	9	..	40	1	9	..	..	5	..	15	55	21·32
45	7	20	..	1	8	..	36	1	6	..	..	5	..	12	48	21·52
46	9	17	..	..	2	..	28	1	10	..	1	3	..	15	43	20·19
47	15	12	..	..	2	..	29	4	10	..	..	6	..	20	49	26·49
48	10	19	..	1	4	..	34	..	14	..	..	4	..	18	52	27·66
49	14	9	..	2	2	..	27	2	15	..	1	2	..	20	47	31·54
50	8	15	..	..	3	..	26	..	19	..	..	1	..	20	46	34·85
51	8	16	..	1	..	..	25	2	15	..	1	1	..	19	44	37·60
52	12	12	..	3	1	..	28	3	10	..	1	1	..	15	43	34·40
53	8	13	..	..	..	1	22	2	15	..	..	4	..	21	43	41·35
54	13	13	..	..	2	..	28	2	13	..	..	3	..	18	46	43·81
55	7	7	1	..	2	..	17	2	9	..	..	3	..	14	31	43·06
56	4	9	..	3	..	..	16	6	8	..	..	..	..	14	30	44·12
57	6	5	..	..	2	..	13	..	5	..	..	3	..	8	21	30·88
58	2	8	..	..	1	..	11	1	5	..	..	1	..	7	18	36·00
59	4	7	1	..	..	..	12	2	3	..	..	..	..	5	17	34·69
60	4	1	..	1	1	..	7	..	2	..	1	1	..	4	11	32·35
61	1	6	..	..	..	1	8	1	1	..	..	2	..	4	12	27·27
62	1	7	..	..	..	..	8	..	2	..	..	1	..	3	11	44·00
63	..	2	..	..	..	..	2	..	1	..	1	1	..	3	5	19·23
Total	203	241	2	13	281	4	744	96	180	2	8	248	..	534	1,278	11·65

**APPENDIX B (continued)—No. 29.—OFFICERS OF THE ADMINISTRATIVE, PROFESSIONAL, AND CLERICAL DIVISIONS ON
31st DECEMBER, 1908, RETURNED AS ASSURED UNDER THE PROVISIONS OF THE PUBLIC SERVICE ACTS OF COMMON-
WEALTH OR STATES.**

Age (nearest Birthday) at 31st December, 1908.	Number of Male Officers returned as Assured under the provisions of the Public Service Acts of Commonwealth or States for—																																							Total Number Returned as Assured.
	£60.	£100.	£120.	£125.	£150.	£160.	£170.	£175.	£200.	£210.	£220.	£225.	£232.	£240.	£250.	£260.	£264.	£265.	£270.	£300.	£340.	£400.	£450.	£480.	£500.	£550.	£600.	£700.	£750.	£800.	£1,000.	£1,250.	£1,400.	£1,500.	Not stated.					
16	..	..	..	..	..	..	..	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3				
17	..	..	..	..	..	2	..	..	14	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	18				
18	..	1	..	..	1	1	..	..	37	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	41				
19	..	..	..	..	1	1	..	..	32	..	..	..	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	39				
20	..	3	..	..	3	4	..	1	34	..	..	..	..	..	2	..	..	..	..	3	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	51				
21	..	..	..	..	..	5	..	..	36	..	..	..	..	..	1	..	..	..	..	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	45				
22	..	1	..	..	1	3	..	..	31	..	..	..	..	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	41				
23	..	2	..	..	2	3	..	..	36	..	..	..	..	..	4	1	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	50				
24	..	10	..	..	2	1	..	..	24	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	39				
25	..	25	..	..	2	1	..	..	26	..	..	..	..	..	4	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	60				
26	..	13	..	..	1	1	..	..	22	..	..	..	..	..	1	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	43				
27	..	11	..	..	..	..	..	..	12	..	..	..	..	..	2	..	..	..	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	29				
28	..	2	..	..	..	..	..	..	18	..	..	..	..	..	..	..	..	..	..	2	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	26				
29	..	3	..	..	..	..	..	..	8	..	..	..	..	..	1	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	15				
30	..	3	..	..	3	..	..	..	11	..	..	..	..	..	2	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	21				
31	..	4	..	..	..	..	..	..	7	..	..	..	..	..	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	12				
32	..	7	..	..	2	..	..	..	14	..	..	..	..	..	..	..	..	..	..	..	..	2	..	1	..	..	..	..	..	..	..	..	..	..	..	27				
33	..	19	..	..	2	..	..	..	19	..	..	..	..	..	..	3	..	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	45				
34	..	22	1	..	4	7	..	..	15	..	..	..	..	..	3	..	..	..	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	49				
35	..	15	1	1	1	9	..	..	15	..	..	..	..	..	1	..	..	..	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	45				
36	..	9	1	1	1	5	..	..	24	..	..	..	..	..	5	..	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	52				
37	..	4	2	1	5	..	1	..	27	..	..	1	..	..	5	..	..	..	..	3	..	3	..	..	..	..	..	1	..	..	..	..	..	..	..	56				
38	..	5	3	..	5	1	..	..	34	..	1	..	..	..	2	..	..	..	..	4	..	3	..	..	..	..	..	1	..	..	..	..	..	..	..	60				
39	1	3	..	..	1	1	..	..	12	..	1	..	..	..	1	..	..	..	..	3	..	5	..	..	..	..	..	..	..	..	..	..	1	..	..	27				
40	..	2	..	..	2	3	..	..	14	..	..	..	..	..	5	..	..	..	..	1	..	5	..	..	..	..	..	..	..	..	..	1	..	..	..	35				
41	..	3	..	..	3	..	..	..	19	..	..	..	..	..	1	..	..	..	..	1	1	5	..	..	..	..	..	..	..	..	..	..	..	..	..	38				
42	..	..	..	..	1	..	..	..	8	..	..	..	..	..	4	..	..	..	..	3	1	5	..	..	..	..	..	1	..	..	..	1	..	..	26					
43	..	2	..	..	3	..	..	..	10	..	..	..	..	..	4	..	..	..	..	2	1	5	..	..	..	..	..	..	..	..	..	..	..	..	..	27				
44	..	3	1	..	6	..	..	..	8	..	..	..	..	..	4	..	..	1	..	2	2	4	..	..	..	..	..	..	..	..	1	1	1	..	..	39				
45	..	..	..	..	1	1	..	..	11	1	..	..	..	..	2	..	..	..	..	2	2	4	..	..	..	..	..	..	..	..	1	1	..	..	..	21				
46	..	2	..	..	1	1	..	..	7	..	..	..	1	1	2	..	..	..	..	3	..	2	2	..	..	..	..	..	..	..	..	..	..	..	..	20				
47	..	..	..	..	1	1	..	..	3	..	..	..	..	..	3	..	1	..	..	1	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	15				
48	..	..	..	..	..	..	..	..	3	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7				
49	..	1	..	..	2	..	..	..	4	..	..	..	..	..	..	2	..	..	..	2	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	10				
50	..	..	..	..	1	..	..	..	2	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	8				
51	..	..	..	..	..	..	..	..	4	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5				
52	..	1	..	..	1	..	..	..	2	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	12				
53	..	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	5			
54	..	..	..	..	1	..	..	..	2	..	..	..	..	..	..	..	..	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	5				
55	..	1	..	..	..	..	..	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	5				
56	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1				
57	..	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3				
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3				
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1				
60	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1			
61	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1			
62	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1			
63	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..																							

APPENDIX B (continued)—No. 30.—OFFICERS OF THE GENERAL DIVISION ON 31st DECEMBER, 1908, RETURNED AS ASSURED UNDER THE PROVISIONS OF THE PUBLIC SERVICE ACTS OF COMMONWEALTH OR STATES.

Age (nearest Birthday) at 31st December, 1908.	Number of Male Officers returned as Assured under the provisions of the Public Service Acts of Commonwealth or States for—																																				Total Number Returned as Assured.
	£30.	£50.	£70.	£75.	£90.	£100.	£110.	£120.	£125.	£128.	£130.	£132.	£149.	£150.	£156.	£160.	£175.	£200.	£216.	£220.	£225.	£250.	£264.	£265.	£275.	£300.	£325.	£350.	£400.	£450.	£475.	£500.	£700.	Not stated.			
13	..	..	..	..	..	1	..	..	..	..	..	..	..	1	..	..	..	2	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	4		
14	..	..	..	..	..	22	..	..	..	..	..	..	..	13	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	21			
15	..	..	..	..	..	22	..	..	..	..	..	..	..	26	..	..	..	4	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	80			
16	..	..	..	1	..	29	..	..	..	..	..	..	..	107	..	..	..	15	..	..	..	1	..	..	..	5	..	..	..	..	..	..	..	158			
17	..	1	..	..	..	24	..	..	..	..	..	..	..	226	..	..	..	41	..	..	..	4	..	..	..	5	..	..	..	..	..	..	..	304			
18	..	..	..	..	..	26	..	..	1	..	..	..	..	245	..	2	..	42	..	..	..	3	..	..	..	5	..	..	..	..	1	..	..	325			
19	..	..	..	..	..	37	..	1	..	..	..	..	..	181	1	1	..	35	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	261			
20	..	..	..	..	..	7	..	..	..	..	..	..	..	135	..	..	..	32	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	175			
21	..	..	..	..	..	3	..	..	..	..	..	..	..	62	..	1	..	13	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	82			
22	..	1	..	..	..	31	..	..	..	..	..	..	..	95	..	..	..	26	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	156			
23	..	..	1	..	..	85	..	..	..	..	..	..	..	75	..	1	..	32	..	..	..	3	..	..	..	..	..	..	..	..	1	..	..	199			
24	..	..	..	..	..	90	..	..	..	..	..	..	..	68	..	..	..	33	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	199			
25	..	..	..	..	..	98	1	1	..	..	..	..	..	49	..	..	..	27	..	..	..	2	..	..	..	2	..	..	..	..	..	..	..	180			
26	..	..	..	..	..	68	..	..	..	..	..	..	..	22	..	1	..	12	..	..	..	2	..	..	..	2	..	..	..	..	1	..	..	106			
27	..	1	..	..	..	46	..	..	..	..	..	..	..	11	..	..	..	10	..	..	..	..	..	..	..	1	..	..	..	..	1	..	..	71			
28	..	..	..	..	..	41	..	..	..	..	..	..	..	16	..	..	..	5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	63			
29	..	..	1	..	..	24	..	..	..	..	..	..	..	12	..	..	..	9	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	47			
30	..	..	..	..	..	6	..	..	..	..	..	..	..	19	..	..	..	10	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	38			
31	..	..	..	..	..	10	..	..	..	..	..	..	..	13	..	..	..	13	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	38			
32	..	..	..	..	..	21	..	..	..	..	..	..	..	18	..	..	..	25	..	..	..	..	..	..	..	2	..	..	..	..	..	..	..	67			
33	..	..	..	..	..	36	..	..	..	..	..	..	..	20	..	..	..	30	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	90			
34	..	..	..	..	..	30	..	1	..	..	..	..	..	22	..	..	..	24	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	79			
35	..	1	..	..	..	17	..	2	..	..	..	..	..	16	..	..	..	7	..	..	..	..	..	..	..	3	..	..	..	..	1	..	..	47			
36	..	..	..	..	..	14	..	7	..	..	..	..	..	24	1	..	..	11	..	1	..	..	..	..	..	1	..	..	1	..	2	..	..	62			
37	..	..	..	..	..	6	..	4	3	..	..	..	1	25	..	..	..	15	..	..	..	1	..	..	..	2	..	..	..	..	..	1	..	59			
38	..	..	..	..	..	4	..	2	..	..	..	..	..	38	1	1	1	15	..	2	..	..	..	..	..	1	..	..	..	..	..	..	..	65			
39	..	..	..	..	..	1	..	..	1	..	..	1	..	18	..	1	..	9	..	..	..	2	..	..	..	2	..	..	..	..	..	..	..	35			
40	..	..	..	..	..	5	..	..	2	1	..	3	..	23	..	..	..	8	..	..	..	1	..	1	2	2	..	..	..	..	..	..	..	49			
41	..	..	..	..	..	1	..	..	..	..	..	1	..	11	..	..	..	16	..	..	..	1	..	..	..	3	..	..	..	1	..	..	..	35			
42	..	..	..	..	..	1	..	..	..	..	..	2	..	17	..	..	..	22	..	..	..	1	1	..	..	5	..	..	..	..	..	..	..	49			
43	..	..	..	..	..	4	..	..	..	..	..	1	..	19	..	1	..	6	..	..	..	1	1	..	..	1	..	..	..	..	..	..	..	34			
44	..	..	..	..	..	3	..	1	..	..	..	1	..	15	..	..	..	15	..	..	..	..	..	1	1	1	..	..	..	..	..	..	..	37			
45	..	..	..	..	..	3	..	..	..	..	..	..	..	19	..	..	..	14	..	..	..	3	1	1	1	1	..	..	..	..	..	1	..	43			
46	..	..	..	..	1	2	..	..	..	..	1	..	..	11	..	..	..	3	..	1	1	1	1	1	1	1	..	..	..	..	..	..	..	21			
47	..	..	..	..	..	3	..	..	..	..	..	..	..	7	..	..	..	2	..	..	..	2	..	..	..	2	..	..	..	..	..	..	..	16			
48	..	..	..	..	..	2	..	..	1	..	..	..	..	4	..	..	..	4	1	..	1	..	..	..	1	2	..	..	..	..	..	..	..	18			
49	..	..	..	..	..	..	..	..	..	..	..	1	..	2	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	5			
50	..	..	..	..	..	2	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3			
51	..	..	..	..	..	1	..	..	..	..	..	..	..	2	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	4			
52	..	..	..	..	..	1	..	..	..	..	..	..	..	3	..	..	..	2	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	8			
53	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	3			
54	..	..	..	..	..	..	1	..	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3			
55	..	..	..	..	..	..	2	..	..	..	..	..	..	3	1	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	8			
56	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	3			
57	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2			
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1			
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..			
60	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1			
61	..	..	..	..	..	..	..	..	..	..																											

APPENDIX B (continued)—No. 31.—MILITARY.

SALARIES OF OFFICERS AS AT 31ST DECEMBER, 1909.

Age (nearest Birthday) at 31st December, 1909.		Number whose Annual Salary as at 31st December, 1909, was—																																
		£202.	£212.	£214.	£225.	£227.	£250.	£252.	£254.	£262.	£275.	£277.	£289.	£302.	£305.	£308.	£310.	£325.	£327.	£330.	£335.	£350.	£352.	£354.	£367.	£375.	£377.	£400.	£402.	£406.	£407.	£420.	£427.	£450.
19	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
20	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
21	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
22	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
23	..	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
24	..	2	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
25	..	1	..	..	1	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
26	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
27	..	1	..	..	2	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
28	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
29	..	..	1	1	1	..	..	1	..	..	1	..	..	1	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..
30	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
31	..	..	..	..	..	1	..	..	..	1	1	..	..	1	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..
32	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..
33	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..
34	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..
35	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	1	..	..	..	..	..	..
36	..	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..
37	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..
38	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
39	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
40	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
41	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
42	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	1	1	..	..
43	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
44	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..
45	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	1	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..
46	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1
47	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
48	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
49	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
50	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
51	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1
52	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
53	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
54	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
55	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..
56	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
57	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Not stated ..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
All ages	..	12	1	1	5	1	1	2	2	1	6	4	1	4	1	1	2	1	2	1	2	2	3	1	1	1	2	3	3	1	1	1	1	3

APPENDIX B (continued)—No. 31.—MILITARY—continued.
SALARIES OF OFFICERS AS AT 31ST DECEMBER, 1909—continued.

		Number whose Annual Salary as at 31st December, 1909, was—																					Total Number.	Average Salary.						
Age (nearest Birthday) as at 31st December, 1909.		£452.	£455.	£456.	£457.	£472.	£477.	£479.	£500.	£502.	£531.	£550.	£552.	£554.	£600.	£605.	£607.	£654.	£700.	£702.	£735.	£750.	£800.	£802.	£905.	£950.	£1,200.	£1,500.		£
19	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	202'00	
20	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	202'00	
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	202'00	
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	213'50	
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	209'67	
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	234'67	
25	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	277'00	
26	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	232'25	
27	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	276'33	
28	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	250'75	
29	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	266'50	
30	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	326'50	
31	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	383'00	
32	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	330'00	
33	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	351'33	
34	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	463'50	
35	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	310'40	
36	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	394'20	
37	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
38	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	460'00	
39	..	..	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	424'00	
40	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	468'00	
41	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6	436'17	
42	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	3	429'67	
43	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	463'50	
44	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6	387'50	
45	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	8	492'00	
46	..	2	..	..	..	..	1	..	1	..	..	1	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	4	414'00	
47	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
48	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5	552'40	
49	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	7	537'43	
50	..	1	..	..	..	..	..	..	..	1	..	1	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	2	442'50	
51	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	502'00	
52	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	1	950'00	
53	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	1	..	..	4	853'50	
54	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	
55	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	277'00	
56	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..	..	..	..	..	..	..	3	563'00	
57	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..	..	..	..	
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	..	..	2	801'00	
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	202'00	
Not stated ..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
All ages	..	4	1	1	1	2	4	1	2	4	1	4	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	116	410'59	

APPENDIX B (continued)—No. 32.—MILITARY.
SALARIES OF WARRANT OFFICERS, NON-COMMISSIONED OFFICERS, AND MEN AS AT 31ST DECEMBER, 1909.

Age (nearest Birthday) at 31st December, 1909.		Number whose Annual Salary at 31st December, 1909 was—																									
		£50	£69	£70 to £74	£75 to £79	£80 to £84	£85 to £89	£90 to £94	£95 to £99	£100 to £104	£105 to £109	£110 to £114	£115 to £119	£120 to £124	£125 to £129	£130 to £134	£135 to £139	£140 to £144	£145 to £149	£150 to £154	£155 to £159	£160 to £164	£165 to £169	£170 to £174	£175 to £179	£180 to £184	
16	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
17	..	1	..	1	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
18	..	..	..	2	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
19	..	..	1	21	1	4	1	1	1	1	4	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..
20	..	..	..	27	1	5	1	1	1	1	5	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
21	..	..	..	27	2	10	4	1	1	6	8	1	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..
22	..	..	1	16	5	14	4	2	6	12	2	1	2	1	..	..	1	..	1	..	..	..	..	..	..	..	..
23	..	..	2	10	6	13	3	4	5	13	3	3	3	1	..	..	1	1	1	..	..	..	1	..	..	..	..
24	..	..	..	20	4	3	5	5	7	6	2	2	2	3	..	..	1	1	..	..	..	..	..	..	..	..	..
25	..	1	..	4	3	4	3	1	5	9	2	1	2	2	1	1	3	..	..	1	1	2	2	1	..	..	..
26	..	..	1	9	1	1	1	5	4	6	5	5	2	2	2	3	4	1	1	2	1	2	2	1	..	1	..
27	..	..	..	3	3	2	2	5	5	3	5	2	2	2	1	1	1	1	2	1	1	2	1	1	1	..	..
28	..	..	..	4	2	2	2	5	2	5	3	2	2	..	1	1	1	1	6	1	1	1	1	1	..	..	..
29	..	..	..	7	3	3	3	3	3	5	4	3	3	3	1	1	2	5	4	1	3	3	1	1	1	..	..
30	..	..	..	5	1	1	7	7	..	6	3	1	1	2	3	4	2	4	..	..	3	3	..	2	1	..	..
31	..	..	..	..	2	7	3	2	2	2	1	1	2	2	1	1	2	2	3	..	3	1	..	2	1	..	..
32	..	..	..	1	1	2	2	1	2	2	2	..	3	2	2	2	3	..	5	3	1	3	1	1	3	..	..
33	..	..	..	..	1	2	2	2	..	4	1	1	..	2	2	2	2	1	4	3	2	2	3	1	2	..	1
34	..	..	..	..	..	1	1	1	1	4	1	1	1	..	1	1	..	1	2	..	2	2	1	1	1	..	..
35	..	..	..	3	2	..	2	..	2	3	..	1	1	2	1	1	2	1	4	..	1	2	1	1	1	..	..
36	..	..	..	..	1	1	..	2	..	1	2	..	2	1	2	2	2	1	5	..	..	6	1	1	..	..	..
37	..	..	..	..	..	..	..	..	..	..	1	..	2	..	1	2	2	1	..	..	1	3	1	2	2	1	..
38	..	..	..	..	..	2	..	..	..	..	..	3	1	..	..	1	2	..	4	..	..	2	1	1	1	1	1
39	..	..	..	..	..	1	1	2	1	1	2	1	1	1	..	1	1	1	1	1	1	1	1	3	..	..	..
40	..	..	..	..	..	..	..	1	..	..	1	1	1	..	..	..	1	1	1	1	1	1	..	1	..	..	..
41	..	..	..	..	..	..	..	2	1	..	1	1	1	..	..	..	1	1	1	1	1	..	1	1	1	1	2
42	..	..	..	1	..	..	..	1	2	..	2	..	..	1	2	..	1	1	1	1	..	2	..	1	1	1	2
43	..	..	..	..	..	..	..	..	..	..	3	1	2	1	..	1	..	1	1	..	..	2	1	2	2	1	2
44	..	..	..	..	..	..	..	..	..	1	1	3	1	..	..	1	..	1	1	..	..	..	2	2	1	1	1
45	..	..	..	..	..	..	..	1	1	1	1	2	..	..	..	1	..	1	1	1	1	2	..	1	1	1	..
46	..	..	..	..	..	..	1	1	1	1	1	2	2	..	1	..	..	1	1	1	..	1	2	1	1	1	..
48	..	..	..	..	1	..	1	1	2	1	..	1	1	1	1	1	1	1	2	..	..	3	1	1	1	3	1
49	..	..	..	..	..	..	..	..	1	..	..	1	..	1	1	1	..	1	2	..	3	..	1	1	1	1	1
50	..	..	..	..	..	..	..	..	..	..	..	..	1	1	1	..	1	1	1	1	1	..	1	1	1	1	2
51	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	..	1	1	1	1	..	..	1	1	1	1	..
52	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	1	1	1	..	..	..	1	1	1	1	..
53	..	..	..	..	..	..	..	..	..	..	..	1	1	1	1	..	1	..	1	1	..	1	..	1	1	1	..
54	..	..	..	..	..	..	..	1	..	1	..	..	1	1	..	..	1	1	1	..	..	1	..	..	1	1	..
55	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	1	1	..	..	..	1	..	..	..	..
56	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	1	1	..	1	..	1	..	..	..	..
57	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	1	..	1	..	..	1	..	..	..	..
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	..	..	1	..	1	..	..
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	1	..	..
60	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..
61	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
62	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
63	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
64	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..
65	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Not stated	..	..	1	..	1	..	1	1	1	1	1	..	1	1	..	..	..	..	1	..	..	1	..	..	1	1	..
All ages	..	1	1	5	162	39	89	48	54	74	93	50	35	28	24	25	37	25	55	15	24	42	32	29	25	17	

APPENDIX B (continued)—No. 32.—MILITARY—continued.
SALARIES OF WARRANT OFFICERS, NON-COMMISSIONED OFFICERS, AND MEN AS AT 31ST DECEMBER, 1909—continued.

Age (nearest Birthday) at 31st December, 1909.	Number whose Annual Salary at 31st December, 1909, was—																											Total Number.	Average Salary. £
	£185 to £189	£190 to £194	£195 to £199	£200 to £204	£205 to £209	£210 to £214	£215 to £219	£220 to £224	£225 to £229	£230 to £234	£235 to £239	£240 to £244	£245 to £249	£250 to £254	£255 to £259	£260 to £264	£265 to £269	£270 to £274	£275 to £279	£280 to £284	£285 to £289	£290 to £294	£295 to £299	£300 to £304	£305 to £309	£310			
16	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	72·00	
17	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4	87·25	
18	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	35	85·89	
19	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	41	85·00	
20	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	61	89·18	
21	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	69	95·14	
22	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	65	95·48	
23	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	45	109·69	
24	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	56	111·02	
25	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	44	114·86	
26	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	40	114·48	
27	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	53	114·02	
28	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	50	122·18	
29	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	36	119·58	
30	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	36	139·19	
31	..	2	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	33	138·48	
32	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	25	141·60	
33	..	..	2	1	..	1	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	36	134·38	
34	..	2	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	25	138·00	
35	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	16	160·56	
36	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	24	137·25	
37	..	..	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	20	134·20	
38	..	..	..	1	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	21	166·00	
39	..	..	1	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	18	178·11	
40	..	..	..	..	1	1	1	..	..	..	..	2	1	..	1	..	..	..	..	..	..	..	..	..	..	..	21	153·00	
41	..	1	2	2	..	1	..	..	..	..	..	..	2	..	..	..	..	..	1	..	..	..	..	..	..	..	22	182·64	
42	..	2	..	..	2	1	..	..	..	..	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	21	166·76	
43	..	..	2	..	..	2	1	..	..	..	..	1	1	..	..	..	1	..	..	..	..	..	..	..	..	..	14	183·71	
44	..	..	..	1	1	1	..	2	..	..	1	1	1	..	..	..	..	..	1	..	1	..	..	..	..	..	23	163·22	
45	..	1	1	1	..	..	1	1	..	..	1	2	1	1	..	..	1	..	..	..	..	..	..	..	..	..	17	171·59	
46	..	..	..	..	3	1	4	..	1	..	..	2	..	1	1	..	..	..	..	..	..	..	..	..	1	..	27	180·33	
47	..	1	2	1	..	..	2	..	1	1	..	1	..	1	..	..	1	..	..	..	..	1	..	..	..	..	18	177·11	
48	..	..	..	..	..	2	..	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	14	182·00	
49	..	1	..	..	..	1	1	..	..	..	..	2	1	..	..	1	..	1	..	..	..	..	..	..	..	..	12	158·08	
50	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	11	211·00	
51	..	..	..	..	..	2	1	..	..	..	1	..	..	..	1	..	..	..	2	..	..	..	..	..	..	..	10	178·10	
52	..	1	..	..	..	1	1	..	..	..	..	1	..	..	..	1	..	1	..	..	..	..	..	..	..	..	12	197·17	
53	..	..	..	..	..	2	1	..	..	..	1	..	..	1	1	1	..	..	..	..	..	..	..	..	..	..	13	194·38	
54	..	..	..	..	..	2	1	..	..	..	..	1	..	1	1	1	..	..	..	..	..	..	..	..	..	..	3	231·00	
55	..	..	1	1	..	1	..	1	..	1	..	1	..	1	1	1	..	..	..	..	..	..	..	..	..	..	10	182·90	
56	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	5	221·60	
57	..	1	..	..	..	2	..	..	..	..	..	..	1	..	..	..	2	1	..	..	..	..	..	1	..	..	5	255·40	
58	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3	203·66	
59	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
60	..	1	..	..	..	2	..	..	..	..	..	..	..	..	..	..	2	..	1	..	..	..	1	..	..	..	..	..	..
61	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
62	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
63	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
64	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	169·00	
65	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	194·00	
Not stated	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	10	141·50	
All ages	16	16	11	13	7	29	5	6	2	4	14	11	2	5	3	4	4	3	2	..	1	..	1	2	1	1	1,192	129·68	

APPENDIX B (*continued*)—No. 33.—NAVAL.

SALARIES OF OFFICERS AS AT 31ST DECEMBER, 1909.

Age (nearest Birthday), at 31st December, 1909.	Number whose Annual Salary as at 31st December, 1909, was—																		Total Number.	Average Salary.
	£100.	£150.	£231.	£236.	£245.	£246.	£271.	£290.	£351.	£360.	£398.	£418.	£421.	£621.	£670.	£718.	£721.	£950.		
29	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	£ 231·00
30	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	1	290·00
32	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	271·00
33	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	1	271·00
41	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	1	360·00
44	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	236·00
45	..	..	..	..	1	..	..	..	..	..	1	..	..	..	..	..	..	..	2	321·50
47	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	2	409·00
48	..	1	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	2	284·00
49	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	1	398·00
50	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	1	351·00
51	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	1	621·00
52	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	1	421·00
53	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	1	..	..	2	559·50
54	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	246·00
55	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	2	246·00
57	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	1	..	2	810·00
59	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	1	418·00
All ages ..	1	1	1	1	1	3	2	1	1	1	3	2	1	1	1	1	1	1	24	390·58

APPENDIX B (continued)—No. 34—NAVAL.
SALARIES OF PETTY OFFICERS AND MEN AS AT 31ST DECEMBER, 1909.

[illegible]

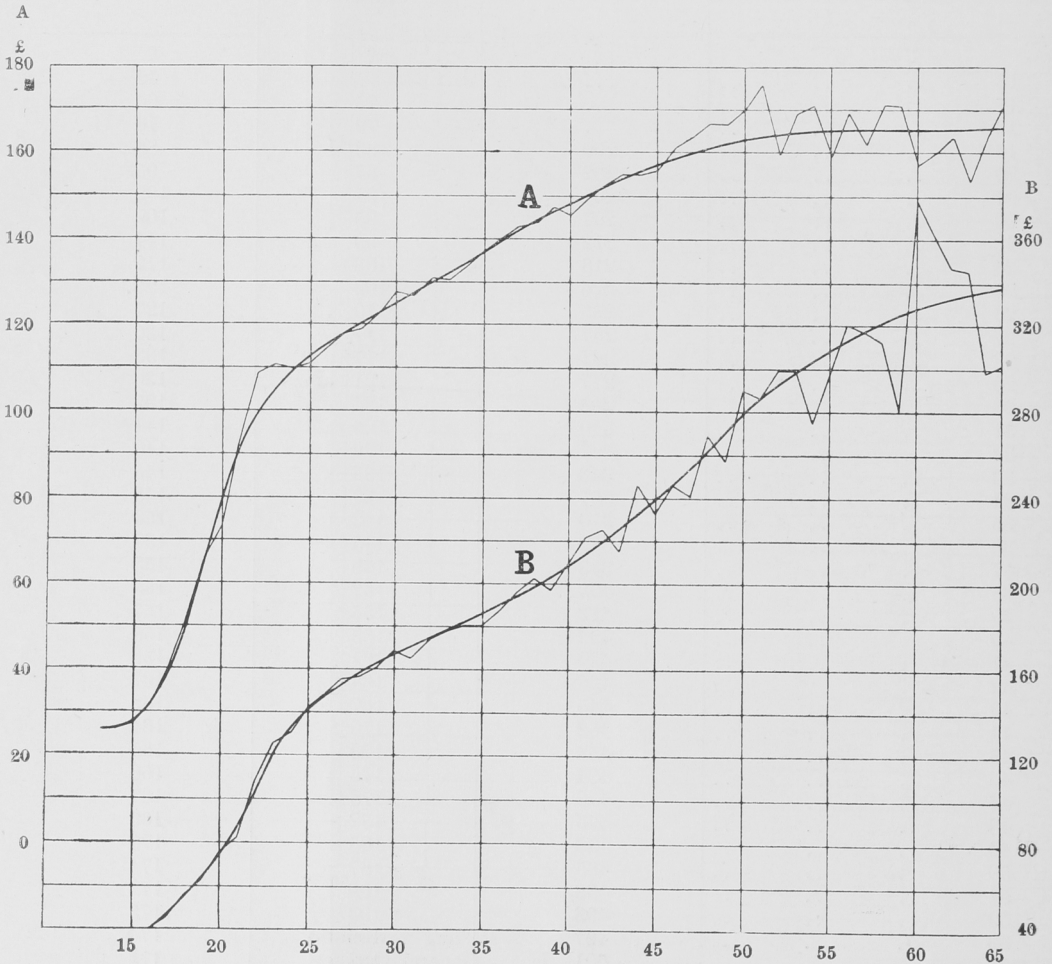
APPENDIX B—*continued.*

No. 35.—MILITARY AND NAVAL SALARY SCALES AS AT 31st DECEMBER, 1909.

Age.				Military and Naval Officers.	Military Warrant Officers, N.C.O.'s, and Men.	Naval Petty Officers and Men.
				£	£	£
16	..	..	..	..	..	42
17	..	..	..	..	75	60
18	..	..	..	..	79	76
19	..	..	..	200	83	86
20	..	..	..	202	87	95
21	..	..	..	204	91	102
22	..	..	..	207	95	109
23	..	..	..	212	99	114
24	..	..	..	218	103	119
25	..	..	..	226	106	123
26	..	..	..	235	110	127
27	..	..	..	247	114	130
28	..	..	..	261	117	133
29	..	..	..	277	121	136
30	..	..	..	293	124	139
31	..	..	..	310	128	141
32	..	..	..	327	132	143
33	..	..	..	343	135	145
34	..	..	..	357	139	148
35	..	..	..	370	142	150
36	..	..	..	382	145	152
37	..	..	..	393	149	153
38	..	..	..	403	152	155
39	..	..	..	413	155	157
40	..	..	..	422	158	158
41	..	..	..	430	161	159
42	..	..	..	438	164	161
43	..	..	..	445	167	162
44	..	..	..	452	170	164
45	..	..	..	458	173	165
46	..	..	..	464	176	166
47	..	..	..	470	178	167
48	..	..	..	475	182	169
49	..	..	..	480	185	170
50	..	..	..	485	187	171
51	..	..	..	488	190	172
52	..	..	..	493	193	173
53	..	..	..	497	195	174
54	..	..	..	501	198	175
55	..	..	..	503	201	176
56	..	..	..	507	203	177
57	..	..	..	509	206	178
58	..	..	..	512	209	179
59	..	..	..	514	211	180
60	..	..	..	515	214	181

APPENDIX C.—GRAPHS.

No. 1.—GRAPHS SHEWING AVERAGE SALARIES OF MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON THE 31st OF DECEMBER, 1908.



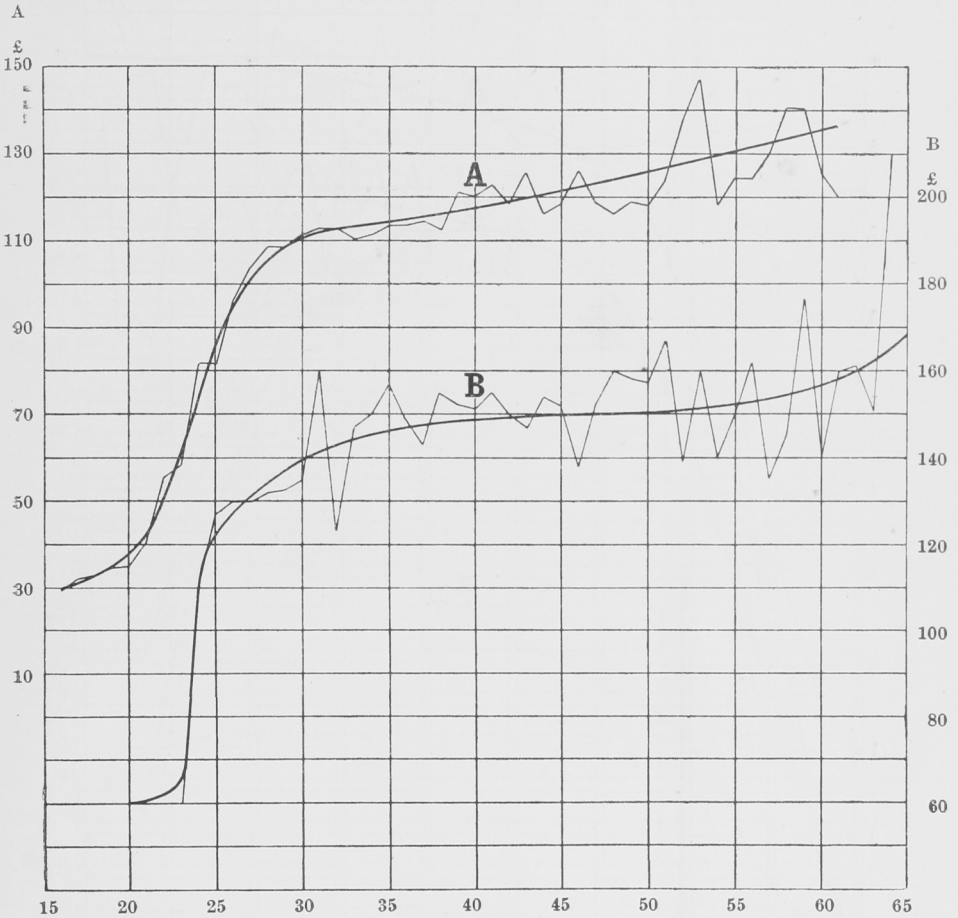
The curves shew the average salary in pounds sterling corresponding to particular ages. The upper curve A shews the average salaries in the General Division; the lower curve B in the Administrative, Professional, and Clerical Divisions. The plotted lines give the actual results, and the curves the smoothed or graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the height represents an annual salary of £10 in curve A, and £20 in curve B.

The scale running from 0 to 180 on the left refers to curve A; and that running from 40 to 360 on the right refers to curve B.

APPENDIX C—continued.

No. 2.—GRAPHS SHEWING AVERAGE SALARIES OF FEMALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE ON THE 31ST OF DECEMBER, 1908.



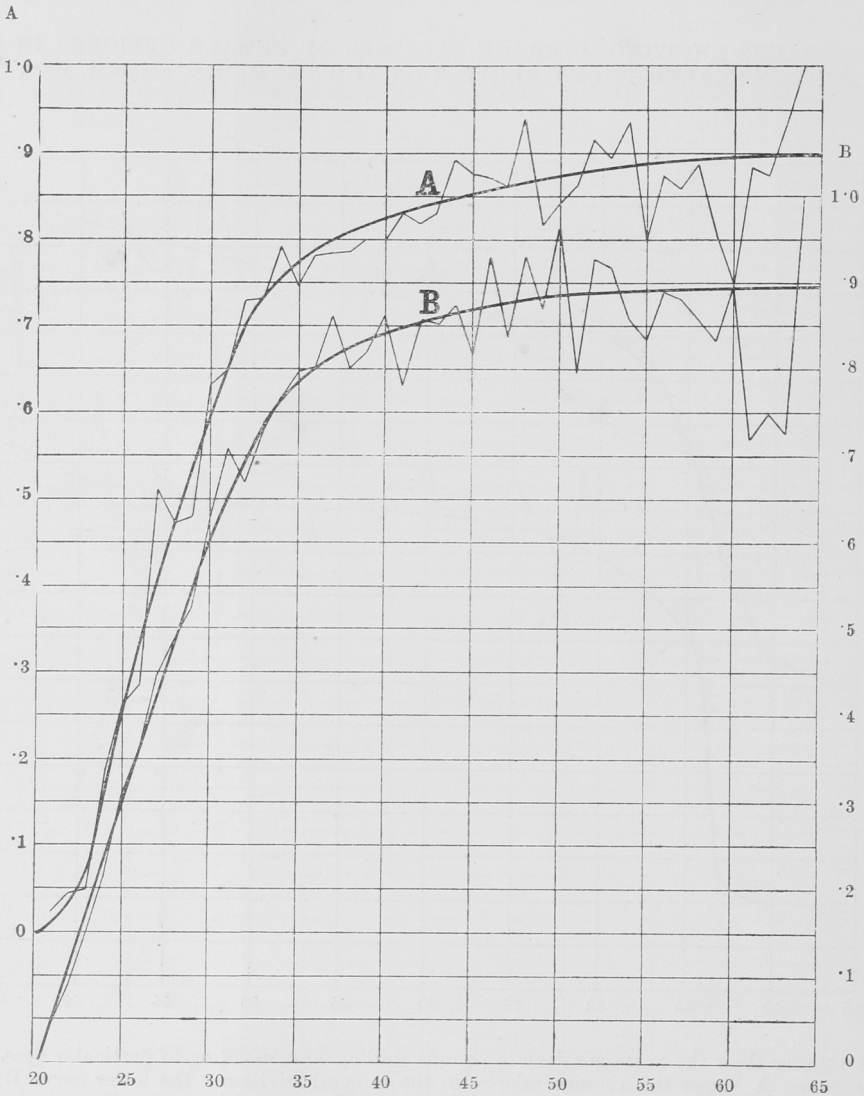
The curves shew the average salary in pounds sterling corresponding to particular ages. The upper curve A shews the average salaries in the General Division; the lower curve B in the Administrative, Professional, and Clerical Divisions. The plotted lines give the actual results, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the height represents an annual salary of £10.

The scale running from 10 to 150 on the left refers to curve A; and that running from 60 to 200 on the right refers to curve B.

APPENDIX C—*continued.*

No. 3.—GRAPHS SHEWING RATIO OF MARRIED MALE OFFICERS TO TOTAL MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE.

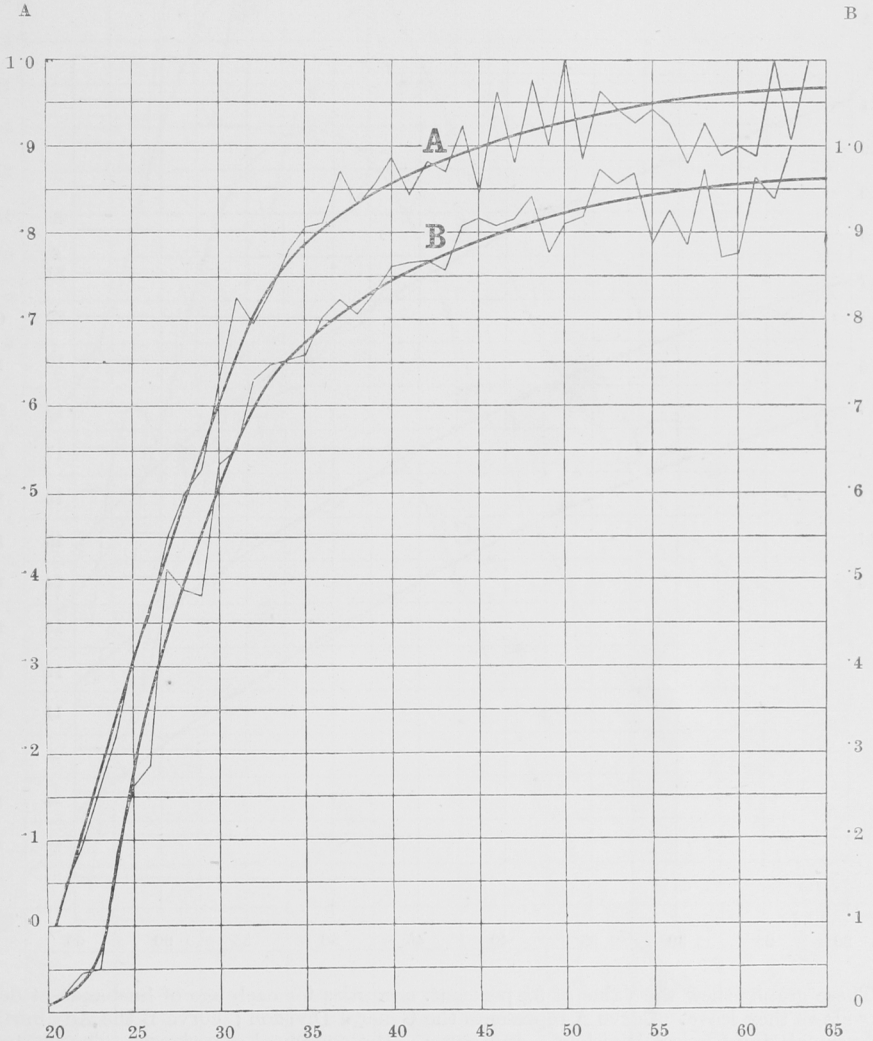


The curves shew the ratio at each age of the number of married male officers to the total number of those who specified their conjugal condition. The upper curve A relates to the Administrative, Professional, and Clerical Divisions; and the lower curve B to the General Division. The plotted lines represent the actual results, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height a ratio of $\cdot 05$. The scale on the left refers to curve A, and that on the right to curve B.

APPENDIX C—*continued*.

No. 4.—GRAPHS SHEWING RATIO OF MARRIED, WIDOWED, AND DIVORCED MALE OFFICERS TO TOTAL MALE OFFICERS IN THE COMMONWEALTH PUBLIC SERVICE.

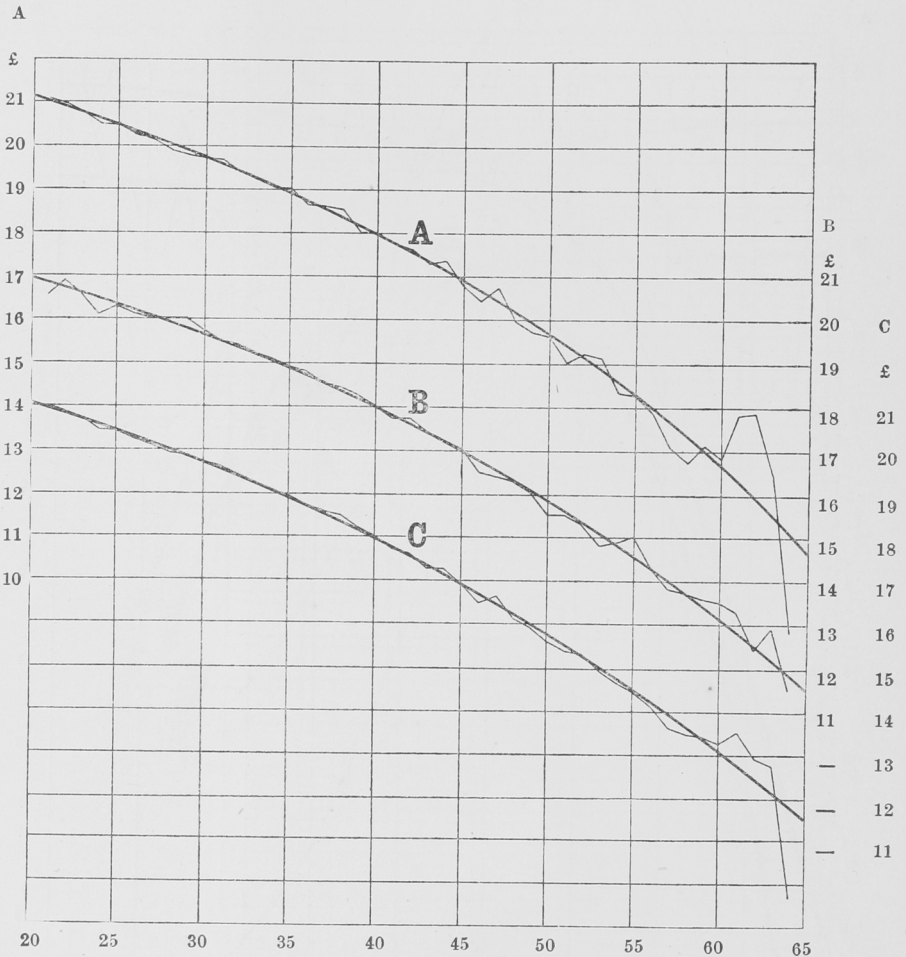


The curves shew the ratio of the married, widowed, and divorced male officers to the total number of male officers who specified their conjugal condition. Curve A refers to the General Division; and curve B to the Administrative, Professional, and Clerical Divisions. The plotted lines represent actual results, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height a ratio of .05. The scale on the left refers to curve A, and that on the right to curve B.

APPENDIX C—continued.

No. 5.—GRAPHS SHEWING VALUE OF ANNUITIES TO WIDOWS.

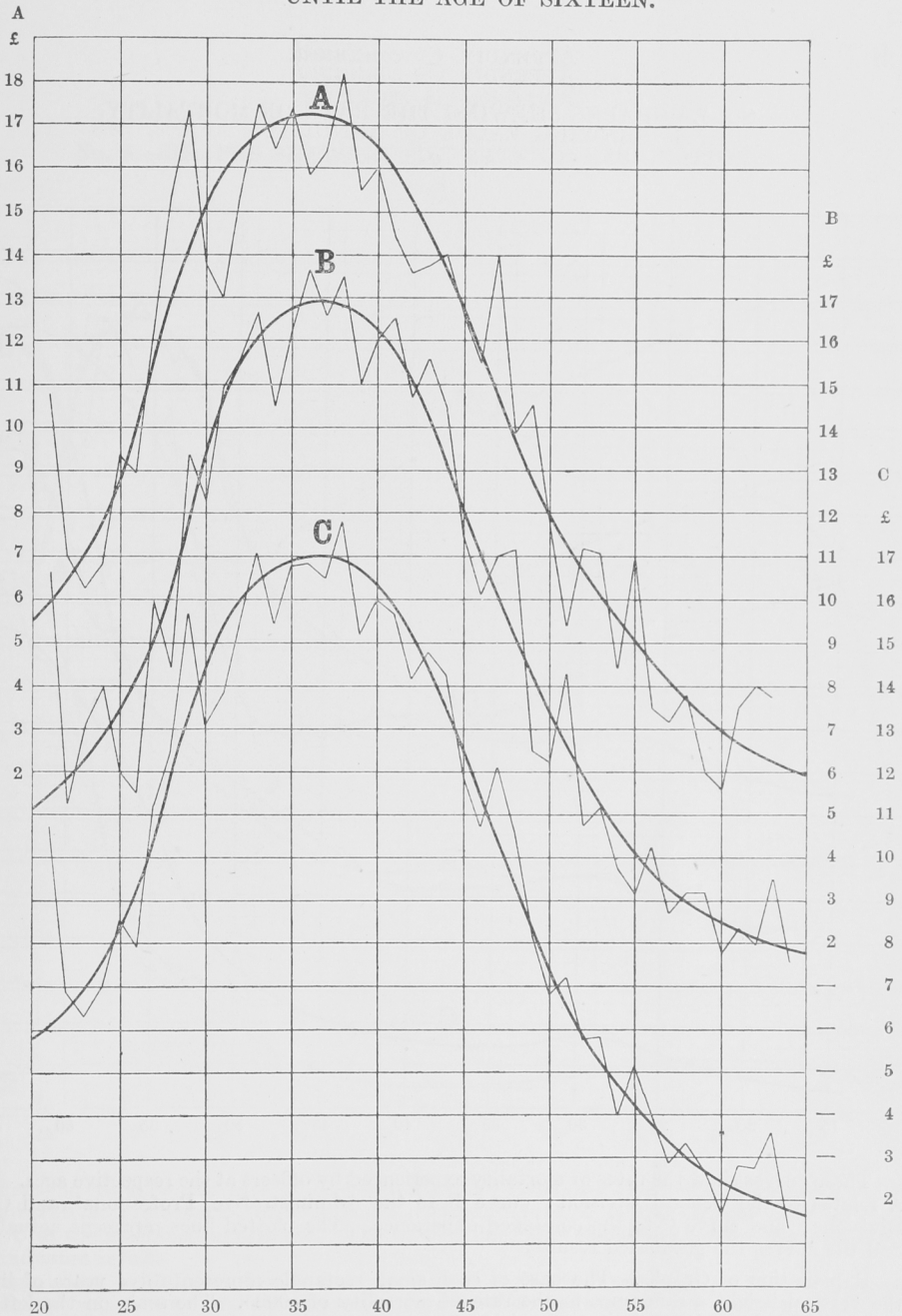


These graphs show the value of $3\frac{1}{2}$ per cent. annuities for each age of husbands at death to the widows they leave. Curve A represents the General Division; curve B the Administrative, Professional, and Clerical Divisions; and curve C the combined experience. The plotted lines show the actual results, and the curves show the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height an increase in the annuity value of one. The scale on the left refers to curve A, and of the two scales on the right the one in the column headed B refers to curve B, and the one in the column headed C refers to curve C.

APPENDIX C—*continued*.

No. 6.—GRAPHS SHEWING THE VALUE OF TEMPORARY ANNUITIES TO CHILDREN UNTIL THE AGE OF SIXTEEN.



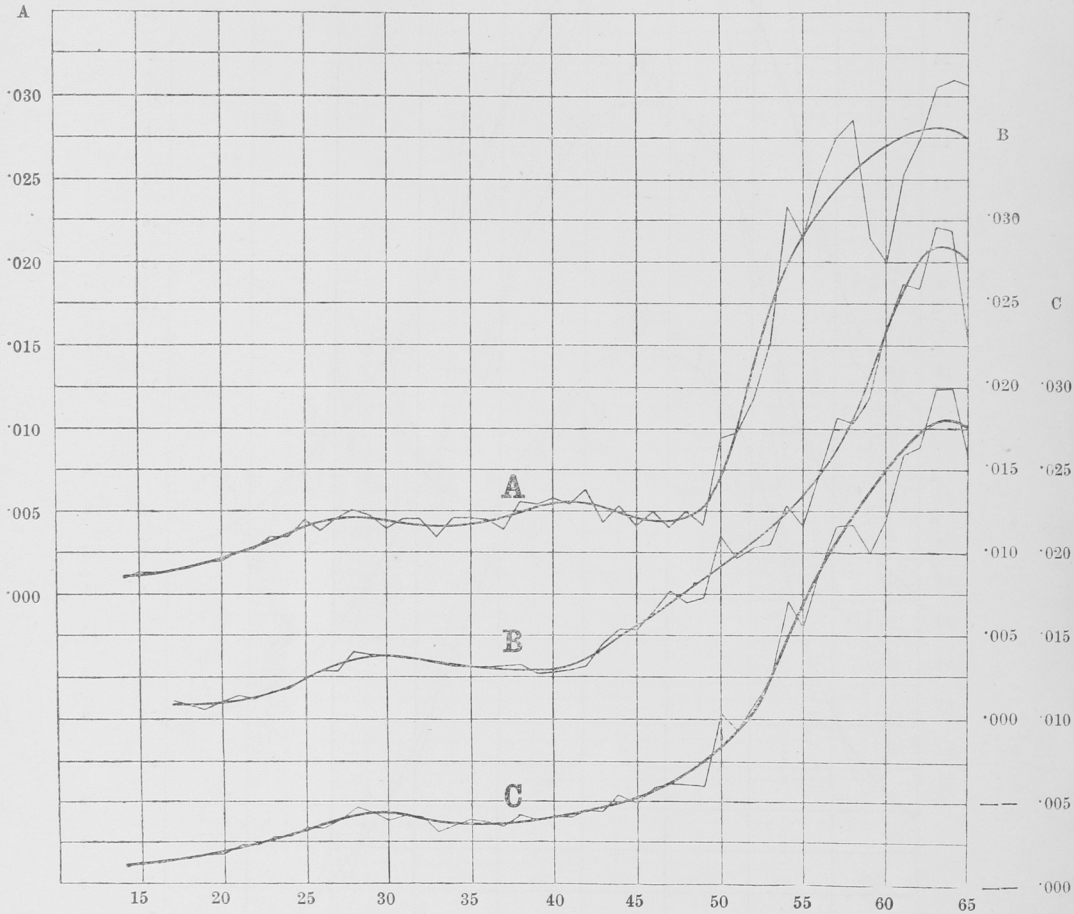
The curves shew the value of an annuity of £1 to each child that an officer may leave behind him at death, payable until the age of sixteen is attained. The plotted lines represent the actual facts, and the curves the graduated results. Curve A represents the General Division; curve B the Administrative, Professional, and Clerical Divisions; and curve C the combined experience.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height an increase in the annuity value of £1. The scale on the left refers to curve A, and of the two scales on the right the one under the heading B refers to curve B, and the one under the heading C refers to curve C.

APPENDIX C—continued.

No. 7.—GRAPHS SHEWING THE RATE OF MORTALITY.

$$q_x^d$$

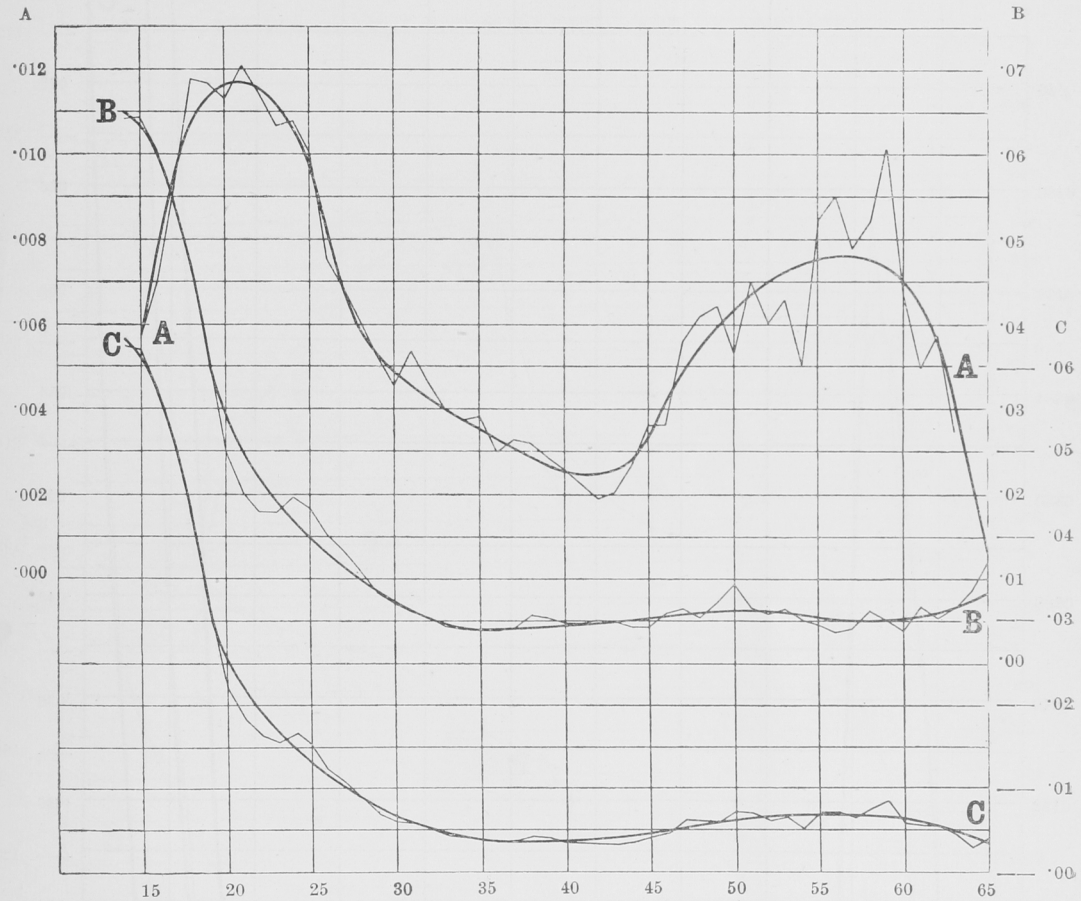


These curves shew the rates of mortality experienced by officers at the respective ages. Curve A relates to the General Division; curve B to the Administrative, Professional, and Clerical Divisions; and curve C to the combined experience. The plotted lines represent actual facts, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height a difference in the rate of mortality of .0025. The scale on the left refers to curve A, while of the two on the right the one under the heading B refers to curve B, and the one under the heading C refers to curve C.

APPENDIX C—continued.

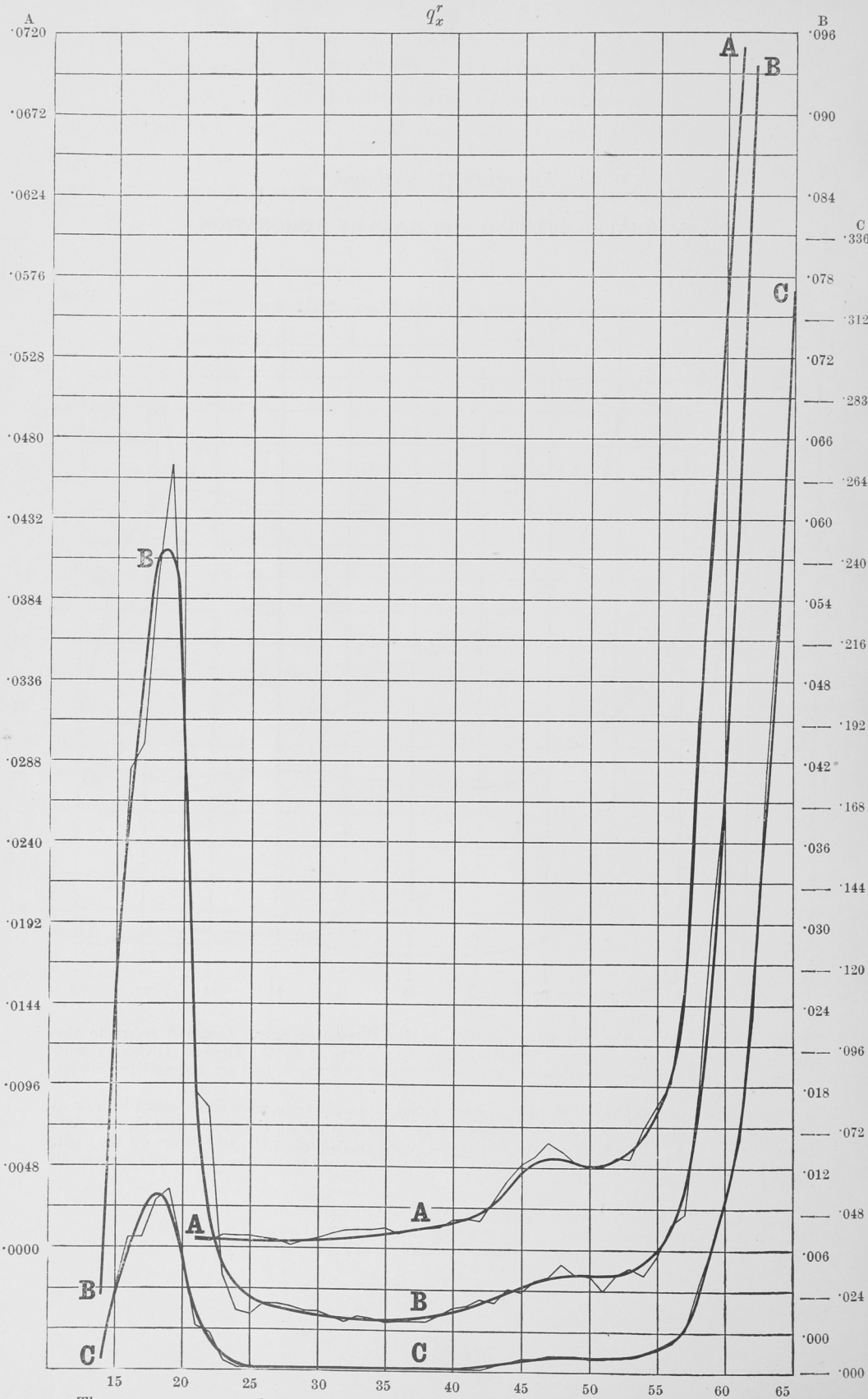
No. 8.—GRAPHS SHEWING THE RATE OF RESIGNATION

 q_x^w 

These curves shew the rate of resignation at the respective ages. Curve A refers to the Administrative, Professional, and Clerical Divisions; curve B to the General Division; and curve C to the combined experience. The plotted lines give the actual results, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height represents an increase in the rate of resignation of .001 in curve A, and .005 in curves B and C. The scale on the left refers to curve A, and of the two scales on the right the one under the heading B refers to curve B, and the one under the heading C refers to curve C.

No. 9.—GRAPHS SHEWING RATE OF RETIREMENT.



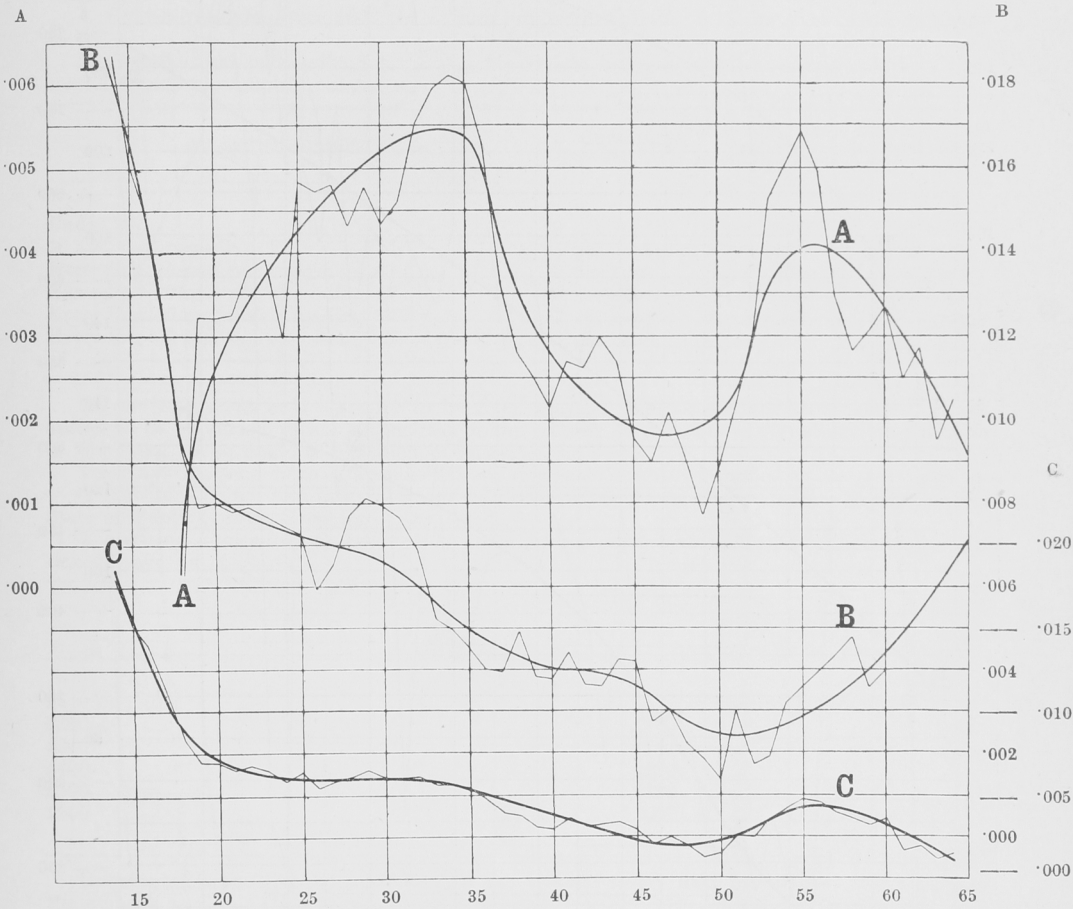
The curves represent the rate of retirement at the respective ages. Curve A refers to the Administrative, Professional, and Clerical Divisions; curve B to the General Division; and

APPENDIX C—*continued*.No. 9.—GRAPHS SHEWING RATE OF RETIREMENT—*continued*.

curve C to the combined experience. The plotted lines represent the actual results, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height represents an increase in the rate of retirement of .0024 in curve A, .003 in curve B, and .012 in curve C. The scale on the left refers to curve A, and of the two scales on the right that under the heading B refers to curve B, and that under the heading C refers to curve C.

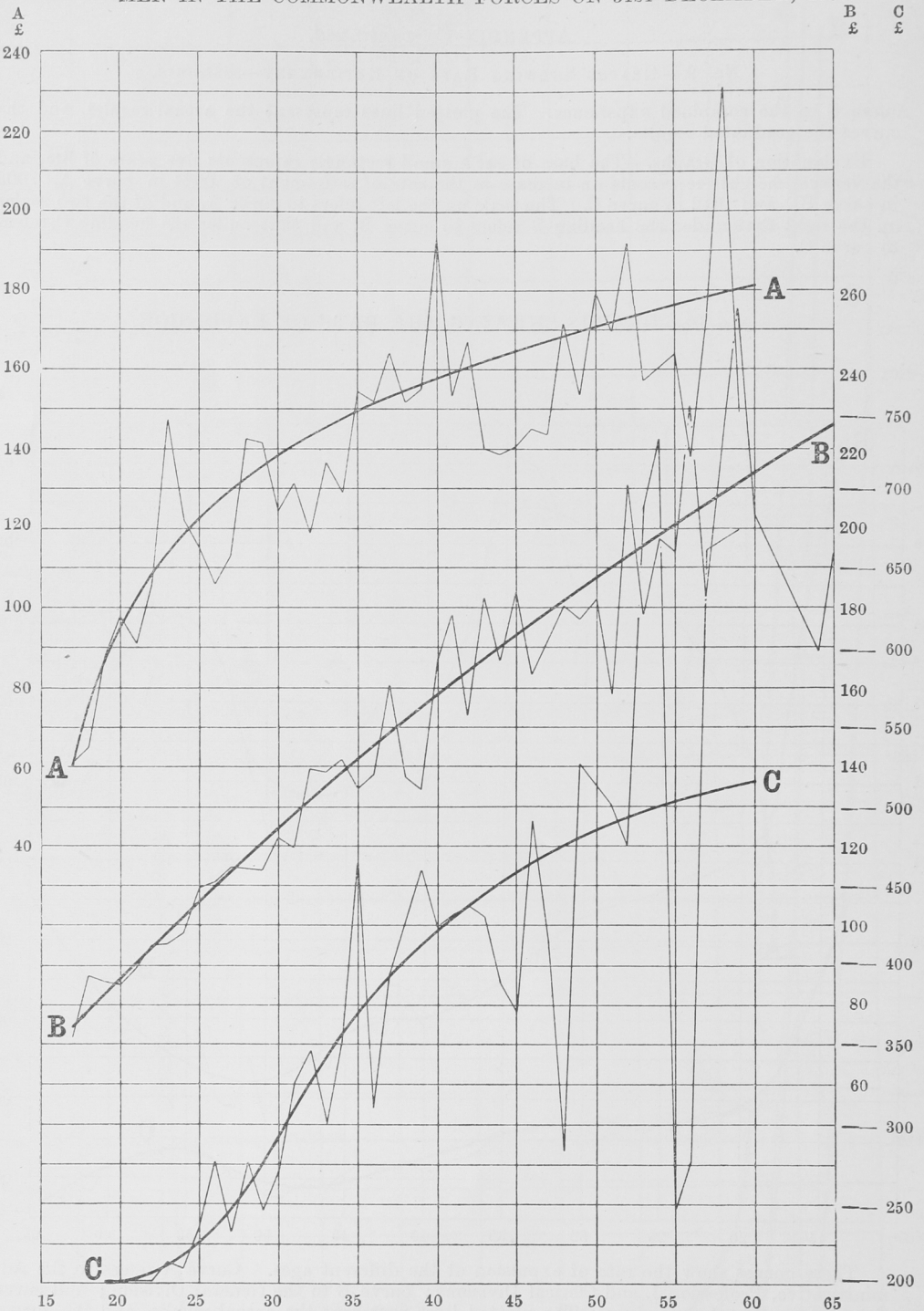
No. 10.—GRAPHS SHEWING THE RATE OF EXPULSION.

 q_x^e 

These curves shew the rate of expulsion at the different ages. Curve A refers to the Administrative, Professional, and Clerical Divisions; curve B to the General Division; and curve C to the combined experience. The plotted lines represent the actual results, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height represents an increase in the rate of expulsion of .0005 in curve A, .001 in curve B, and .0025 in curve C. The scale on the left refers to curve A, and of the two on the right the one under the heading B refers to curve B, and the one under the heading C refers to curve C.

No. 11.—AVERAGE RATE OF PAY OF MILITARY AND NAVAL OFFICERS AND MEN IN THE COMMONWEALTH FORCES ON 31st DECEMBER, 1909.



These curves shew the average pay in pounds sterling corresponding to particular ages. The upper curve A shews the average pay for Naval Men; curve B for Military Men; and curve C for Military and Naval Officers. The plotted lines give the actual results, and the curves the graduated results.

Explanation of Graphs.—The base of each small rectangle represents five years of life, and the vertical height £10 of pay in curve A, £10 in curve B, and £25 in curve C. The scale on the left refers to curve A, and of the two on the right the one under the heading B refers to curve B, and the one under the heading C refers to curve C.

APPENDIX D.

PROPOSED SCHEME AS ADOPTED BY THE COMMONWEALTH (CENTRAL STAFFS) PUBLIC SERVICE ASSOCIATION TO PROVIDE FOR THE PAYMENT OF RETIRING ALLOWANCES TO MEMBERS OF THE COMMONWEALTH PUBLIC SERVICE.

1. Contributions upon the salaries of all permanent officers, as hereinafter provided, to be made to a Trust Fund, which shall be administered by trustees representing the Government and the officers.

2. The Government to make an annual contribution to the Fund of 3 per cent. upon the salaries of contributing officers.

3. The Fund to be actuarially investigated every five years. On actuarial investigation, should any re-adjustment of the rates of contribution and retiring allowances be necessary, such re-adjustment to be shared proportionately by the Government and the contributing officers.

4. Officers receiving over £600 per annum not to contribute on the portion of salary above £600.

5. Contributions to the Fund to be payable and to increase with increase of salaries in accordance with the following scale :—

Age at First Contribution.	Up to and including £110.	Exceeding £110 and not exceeding £300.	Exceeding £300 and not exceeding £600.
Under 30	3 per cent.	4 per cent.	5 per cent.
30 and not exceeding 35	4 per cent.	5 per cent.	6 per cent.
Exceeding 35 and not exceeding 40	5 per cent.	6 per cent.	7 per cent.
Exceeding 40 and not exceeding 45	6 per cent.	7 per cent.	8 per cent.
Exceeding 45 and not exceeding 50	7 per cent.	8 per cent.	9 per cent.
Exceeding 50 and not exceeding 55	8 per cent.	9 per cent.	10 per cent.

Officers at present in the service to be given the option of subscribing to the Fund. Such option to be expressed within six months of the passing of the Act. Compulsory contribution to the Fund to be made a condition of entering the service.

Telegraph messengers to be excluded from this scheme until promoted to another position.

6. This scheme not to apply to officers with pension rights, or who contribute to any existing State or Public Service Superannuation Fund.

7. Retiring allowances to be paid to contributing officers as follows, on their retirement through age or ill-health :—

Salary.	Retiring Allowances.
£110 or under	£60 per annum (minimum)
£200	£100 ..
£300	£140 ..
£400	£180 ..
£500	£190 ..
£600	£200 .. (maximum)

Retiring allowances to be computed on the average salary paid for the last three years of the officer's service. Officers receiving salaries between the rates set out above to receive proportionate retiring allowances.

8. The widow of an officer shall receive during her life-time one-half (except as hereinafter provided), and his youngest surviving children, not exceeding three in number, until they attain the age of sixteen years, one-twelfth each of the retiring allowance payable to such officer at the time of his death. Such allowances to be also payable to the widow and children of an officer who dies whilst in the service.

9. Orphans under sixteen years of age, and not exceeding three in number, to receive one-sixth each of the retiring allowance payable to their father at the time of his death, until attaining the age of sixteen years.

10. The retiring allowance shall not be paid to the widows of those who marry after becoming participants in the Fund.

11. Surrender value in respect of contributions to the Fund to be paid to—

- (1) Officers who retire or who are compelled to retire before attaining the retiring age, such compulsory retirement not being in the nature of a punishment for an offence under the Public Service Act or Regulations;
- (2) Female officers who marry;

but in no other circumstances.

GENERAL REMARKS BY THE COUNCIL.

In submitting this scheme, the Council of the Central Staffs' Association wishes to draw particular attention to the fact that the scheme, as a whole, has yet to be submitted to actuarial investigation, when the rates of both contribution and retiring allowances may be slightly amended. Comparison made with existing schemes will show that the contributions are sufficient to meet the benefits proposed.

The rates of contribution proposed are intended to be a guide to the Government—and, incidentally, to the Actuary—of the relative contributions which would be acceptable to the service.

In providing for his declining years it is felt that a public servant is placed at a great disadvantage, when it is remembered—

- (1) That he is unable to make adequate provision for old age, in consequence of the limited salary he receives.
- (2) That at the age of 60 he may be deprived of his office.

In placing this limitation on its officers, it was considered that the Government created a situation which morally involved it in a share of this responsibility, and an effort has been made to formulate a scheme giving effect to this dual responsibility. It was a matter of no great difficulty to provide such a scheme to apply to future entrants to the Service. Under the existing law, the Government has no option but to cast aside those officers who have grown old in its service, and it was felt that no scheme would be acceptable to the Government which did not make reasonable provision for officers already advanced in years. An officer contributing to the Fund for less than ten years would not be able to make a "reasonable" provision; and to ask him to contribute at a rate proportionate to that of an officer who has many years of his official life before him would entail so high a contribution as to make it prohibitive.

The maximum age of entry to the Fund was thus fixed at 55 years, and the rate of contribution increased on a sliding scale to a reasonable maximum, but provision can be made for officers over that age if desired by the Government. It must not be considered, however, that the retiring allowances of these officers will be provided for by the contributions of the younger officers. The deficiency in the contributions of the older officers will be met by hypothecating a somewhat larger percentage of the Government's contribution. The assistance proposed is greater in proportion to the lower than to the higher salaried officer, and decreases as the salary increases, but all will benefit by the Government's contribution. This makes the scheme acceptable to all grades—to the lower-salaried officer on account of its liberality, and to the higher-salaried officer on account of its equity.

Upon payment of the first contribution officers become entitled to all the benefits under the scheme, and this is a feature which should commend itself to all.

It must be borne in mind that, as a general rule, the contributions on the higher salaries will be made for a few years only, and, as time is a factor in the accumulation of moneys, the effect of the retiring allowances is not so great as might at first be expected. If there is a tendency to consider them as small, a glance at the liberal provision made for widows and children will remove this impression.

This scheme can be made to apply to permanent members of the Naval and Military Forces at present numbering about 1,600.

Solvency must be the supreme test of all schemes of this nature, and although the one under review may involve larger contributions and smaller benefits than others propose, it has this virtue, that it will be able to meet its liabilities. The Council have, therefore, every confidence that the scheme submitted will commend itself to officers of the Commonwealth Public Service, who are earnestly requested to sign the petition praying the Commonwealth Parliament to pass the necessary legislation to initiate a Fund.

On behalf of the Council of the Commonwealth (Central Staffs) Public Service Association,

THOS. HILL, President.

A. MARTIN, Honorary Secretary.

Department of Defence,
Melbourne, 25th June, 1908.

APPENDIX E.

DRAFT OF SUPERANNUATION SCHEME SUGGESTED BY COMMONWEALTH STATISTICIAN.

(Should the Non-contributory Scheme recommended be unacceptable to the Government).

I.—MALE MEMBERS OF THE COMMONWEALTH PUBLIC SERVICE.

A.—BENEFITS.

1. Retirement.

(i.) *Age or Invalidity*.—Every contributor to the Fund who has been retired from the service on account of age or invalidity shall be entitled to an annual pension commencing as at his date of retirement, and ascertained by multiplying 1 per cent. of his average salary for his last three years of service by the number of years which elapsed between the date on which he joined the Fund and the date of his retirement. No retirement shall be treated as being on account of age unless the officer concerned has reached the age of 60, and no pension shall be granted for retirement on account of invalidity unless supported by the certificate of a duly qualified medical practitioner to the effect that the officer concerned is permanently incapacitated from performing the duties attaching to any position in the Commonwealth Public Service. Such certificate shall be renewed in connexion with each actuarial investigation of the Fund, and the medical fees for such renewal shall be a charge upon the Fund. All invalidity pensions shall be subject to cancellation at any time on satisfactory evidence of the recovery of the pensioner.

In addition, each pensioner, whether receiving pension in respect of age or invalidity, shall be entitled to a further sum of £30 per annum,* such further sum to be contributed by monthly instalments to the Superannuation Fund by the Commonwealth Treasurer, and to be made a charge upon the Consolidated Revenue Fund of the Commonwealth.

(ii.) *Abolition of Office, etc.*—Every contributor to the Superannuation Fund, who has been retired on account of abolition of office, or for any cause other than age or invalidity, shall be entitled to a refund of all contributions without interest, provided that, if the contributor be at or above age 60 at the date of such retirement, he shall be entitled to the benefits attaching to retirement on account of age.

2. Death.

(i.) *Death whilst in Service*.—In the event of the death of any contributor whilst in the Commonwealth Public Service, an annual allowance, commencing as at the date of such death shall be payable to the widow of the deceased, such annual allowance being ascertained by multiplying $\frac{1}{2}$ per cent. of the average salary of the deceased for the last three years of his service by the number of years which elapsed between the date on which he joined the Fund and the date of his death. In addition, the widow shall be entitled to a further allowance of £15 per annum, such further allowance to be contributed by monthly instalments to the Superannuation Fund by the Commonwealth Treasurer, and to be made a charge upon the Consolidated Revenue Fund of the Commonwealth. All such annual allowances shall cease on the death or re-marriage of the widow.

Where any such contributor has at the date of his death a child or children under the age of sixteen, each such child shall be entitled to an annual allowance, commencing as at the date of death of the contributor, and ascertained by multiplying $\frac{1}{2}$ per cent. of the average salary for the last three years of the contributor's service by the number of years which elapsed between the date on which the contributor joined the Fund and the date of his death. In addition, each child shall be entitled to a further allowance of £3 15s. per annum, such further allowance to be contributed by monthly instalments to the Superannuation Fund by the Commonwealth Treasurer, and to be made a charge upon the Consolidated Revenue Fund of the Commonwealth. In the event of the death of the mother, whether before or after the death of the contributor, the annual allowance payable to each child shall be doubled. All such annual allowances shall terminate on the attainment by the child concerned of age sixteen, or on the previous death of such child.

(ii.) *Death while on Pension List*.—In the event of the death of any person in receipt of a retirement pension, granted on account of age or invalidity, an annual allowance commencing as at the date of death of the pensioner, and equal to one-half the annual amount of such pension, shall be payable to the widow of the deceased. In respect of such annual allowance a sum of £15 per annum shall be contributed by monthly instalments to the Superannuation Fund by the Commonwealth Treasurer, and shall be made a charge upon the Consolidated Revenue Fund of the Commonwealth. Provided that all allowances shall cease on the death or re-marriage of the widow, and that in the case of a pensioner whose marriage was subsequent to his date of retirement, no widow's allowance of any kind shall be payable.

*Note.—Under the Old-age Pension Act he would be entitled to a maximum of £26 in case of either old age or invalidity.

Where any pensioner has, at the date of his death, a child or children under the age of sixteen, each such child shall be entitled to an annual allowance, commencing as at the date of death of the pensioner, and equal to one-eighth of the annual amount payable to such pensioner. In respect of every such allowance a sum of £3 15s. per annum shall be contributed by monthly instalments to the Superannuation Fund by the Commonwealth Treasurer, and shall be made a charge upon the Consolidated Revenue Fund of the Commonwealth.

In the event of the death of the mother, the annual allowance payable to each child shall be doubled. All such annual allowances shall terminate on the attainment of age sixteen by the child concerned, or on the previous death of such child.

3. Resignation.

(i.) *Resignation at or above 60 Years of Age.*—In the event of any contributor to the Fund voluntarily resigning his position in the Commonwealth Public Service after he has attained the age of 60 years, he shall be entitled to such benefits as he would have received had he been retired from the service at the date from which his resignation comes into operation.

(ii.) *Resignation below Age 60.*—In the event of such resignation before he has attained the age of 60 years, the contributor shall be entitled to a refund of his contributions *without interest*, but to no further benefits.

4. Expulsion.

(i.) *Expulsion at or above Age 60.*—In the event of any contributor to the Fund being expelled from the Commonwealth Public Service after he has attained the age of 60 years, he shall be entitled to such benefits as he would have received had he been retired from the service at the date from which his expulsion comes into operation, provided that in the event of his expulsion having arisen through the misappropriation of public funds, the amounts due to him from the Superannuation Fund shall be applied as they accrue to make good his defalcations, and no payment from the Superannuation Fund shall be made to him until such defalcations have been made good.

(ii.) *Expulsion below Age 60.*—In the event of such expulsion before the officer has attained the age of 60 years, the contributor shall be entitled to a refund of his contributions without interest, but to no further benefits, provided that, in the event of such expulsion having arisen through misappropriation of public funds, the amount of his defalcations shall, as far as the sum in hand will admit, be made good from such contributions, and the balance, if any, shall be paid to him.

B.—CONTRIBUTIONS.

(i.) *Method of Contribution.*—All contributions shall be levied as a percentage on the salaries of present and future officers at or above the age of twenty years, such percentage to vary with age at entry, but to remain uniform throughout each officer's period of service.

(ii.) *Scale of Contribution Percentage on Salary.*—The scale of contribution as a percentage on future salaries shall vary as follows with the age at entry, provided that where a contributor is transferred from the General to the Clerical or Professional Division, he shall from the date of such transfer be subject to the rate of contribution to which he would have been subject had he joined the Clerical or Professional Division at the date at which he joined the General Division:—

Administrative, Professional, and Clerical Divisions.			General Division.		
Age at Entry to Fund (nearest Birthday).		Contribution Percentage on future Salaries.	Age at Entry to Fund (nearest Birthday).		Contribution Percentage on future Salaries.
		Per cent.			Per cent.
20 to 26	.. ..	8½	20 to 23	.. ..	6
27 to 32	.. ..	9	24 to 29	.. ..	6½
33 to 39	.. ..	9½	30 to 34	.. ..	7
40 to 46	.. ..	10	35 to 39	.. ..	7½
47 to 52	.. ..	10½	40 to 43	.. ..	8
53 to 55	.. ..	11	44 to 46	.. ..	8½
56 to 58	.. ..	11½	47 to 49	.. ..	9
59 and 60	.. ..	12	50 to 52	.. ..	9½
			53 and 54	.. ..	10
			55 and 56	.. ..	10½
			57 and 58	.. ..	11
			59 and 60	.. ..	11½

(iii.) *Commutation of Existing Rights.*—Where, at the date on which this scheme comes into force, an officer has pension or superannuation rights, or has a life assurance policy effected under the provisions of any Commonwealth or State Acts, he shall be allowed, where practicable, the option of surrendering such rights and policies for equivalent in paid-up contributions to this scheme, the Government or other authority contributing to the Fund the actuarial equivalent.

II.—FEMALE MEMBERS OF THE COMMONWEALTH PUBLIC SERVICE.

A.—BENEFITS.

1. *Retirement.*

Same as in case of male officers.

2. *Death.*

In the event of the death of any contributor whilst in the Commonwealth Public Service, a refund of all contributions without interest shall be made.

3. *Resignation.*

Same as in case of male officers.

4. *Expulsion.*

Same as in case of male officers.

B.—CONTRIBUTIONS.

The provisions relative to contributions shall be the same as in the case of male officers, except that the scale of such contributions shall be as follows :—

Age at Entry to Fund (nearest Birthday).	Contribution Percentage on future Salaries.
	Per cent.
20 to 23	4½
24 to 29	5½
30 to 34	5½
35 to 38	6
39 to 42	6½
43 to 46	7
47 to 50	7½
51 to 53	8
54 to 56	8½
57 to 60	9

III.—OFFICERS OF MILITARY AND NAVAL FORCES.

A.—BENEFITS.

Same as in case of male officers of Public Service, except that discontinuance for any cause at or above age 55 is to be treated as retirement on account of age.

B.—CONTRIBUTIONS.

The provisions relative to contributions shall be the same as in the case of male officers of the Public Service, except that the scale of such contributions shall be as follows :—

Age at Entry to Fund (nearest Birthday).	Contribution Percentage on future Salaries.
	Per cent.
21 to 24	9½
25 to 29	10
30 to 35	10½
36 to 40	11
41 to 45	11½
46 to 49	12
50 to 52	12½

IV.—WARRANT AND PETTY OFFICERS AND MEN OF MILITARY AND NAVAL FORCES.

A AND B.—BENEFITS AND CONTRIBUTIONS.

A contribution of 5 per cent. on salary shall be paid into the Superannuation Fund, and shall be refunded with interest at the rate of $3\frac{1}{2}$ per cent. per annum on death or discontinuance of service. Such refund of contribution shall be supplemented by a single payment of £5 for each year of service, to be contributed by the Commonwealth Treasurer, and to be made a charge upon the Consolidated Revenue Fund of the Commonwealth.

V.—NATURE OF BENEFITS.

(i.) *Benefits not Assignable.*—Every pension or allowance payable from the Superannuation Fund shall be regarded as alimentary and unassignable.

(ii.) *Benefits Payable by Instalments.*—All benefits shall be payable monthly.

(iii.) *Benefits Apportionable.*—All benefits shall be apportionable, that is, shall entitle the beneficiary to a proportionate payment in respect of that portion of the pension year in which the right to benefit terminates in consequence of death, re-marriage, or the attainment of a specified age by the beneficiary.

VI.—MANAGEMENT OF FUND.

(i.) *Commonwealth Treasurer to manage Fund.*—The management of the superannuation scheme and the investment of the funds connected therewith shall be undertaken by the Commonwealth Treasurer, who shall keep all the necessary books of account, and shall prepare annually for presentation to Parliament a Revenue Account and Balance-sheet relative to the scheme for the year ended 30th June.

(ii.) *Investment of Funds.*—The funds connected with the scheme shall be available for investment in all those forms of security in which it is admissible for Trust Funds to be invested, provided that no advance shall be made from the funds of the scheme to the Commonwealth Government at a lower rate of interest than $3\frac{1}{2}$ per cent. per annum.

(iii.) *Payment of Pensions.*—Arrangements shall be made by the Commonwealth Treasurer for the due payment of all pensions and allowances payable under the scheme.

(iv.) *Periodical Actuarial Investigation.*—An actuarial investigation of the fund shall be undertaken every five years.